

Obamacare: Unworkable, Unaffordable, and Unfair

Updated: October 23, 2013

On Tuesday, October 1, 2013, the day exchanges launched, the President sang the praises of his signature health care law. By his account, Obamacare has fixed the economy, will save thousands of lives, and will solve the nation's debt problem.

But beyond the tidy boundaries of proclamations and speeches, millions of Americans have come to face the devastating realities of Obamacare. The casualties of this "train wreck" are endless: higher premiums, lost coverage, reduced hours and layoffs, reduced hiring, doctor shortages, and unsustainable government debt.

Since the passage of this 2,700 page law, the Obama administration has scrambled to interpret and execute "what's in it." The law's implementation has been marked by inconsistencies, delays, mismanagement, and confusion.

The onslaught of taxes and unworkable mandates has likewise increased the cost of doing business, increased health care premiums, and left many with no other option than to drop coverage, reduce growth and hiring, or to reduce employee hours.

A select few, however, garner special treatment under the law, as average Americans suffer the possibility of fraud and abuse under the law's programs.

The evidence is overwhelming. The President's health-care law is simply **unworkable, unaffordable, and unfair**. What follows in this document are real-world examples of how Obamacare continues to unravel and hurt Americans across the nation. This document is not at all intended to be exhaustive.

Contents:

<u>UNWORKABLE</u>	pp. 2 - 22
<u>UNAFFORDABLE</u>	pp. 23 - 37
<u>UNFAIR</u>	pp. 38 - 43

RSC Staff Contact:

Jackie Rivera, jackie.rivera@mail.house.gov, (202) 226-0707

OBAMACARE | UNWORKABLE

What They Are Saying: Snapshot of A Trainwreck

"I hope they are working day and night to get this done. When they get it fixed, I hope they fire some people that were in charge of making sure that this thing was supposed to work."

— *Former White House press secretary Robert Gibbs on MSNBC's "Now with Alex Wagner,"* [10/14/2013](#)

"A thousand Social Security numbers being sent to the wrong people is not a glitch!"

— *CNBC contributor Carol Roth on HBO's "Real Time with Bill Maher,"* [10/12/2013](#)

"The arithmetic is inescapable...no matter what people in Washington say."

— *Patrick Johnston, chief executive officer of the California Association of Health Plans.* [10/18/2013](#)

"How can we tax people for not buying a product from a website that doesn't work?"

— *House Speaker John Boehner,* [10/10/2013](#)

"We're going to do a challenge. I'm going to try and download every movie ever made and you are going to try to sign up for Obamacare — and we'll see which happens first."

— *Jon Stewart to Secretary Kathleen Sebelius on "The Daily Show,"* [10/7/2013](#)

"There's so much wrong, you just don't know what's broken until you get a lot more of it fixed."

— *Aetna CEO Mark Bertolini,* [10/14/2013](#)

"They had three years to get this ready. If they weren't fully ready, they should accept the advice Republicans are giving them: Delay it for a year, get it ready and make sure it works."

— *CNN's Wolf Blitzer,* [10/9/2013](#)

"Consider that just a couple of weeks ago, Apple rolled out a new mobile operating system, and within days, they found a glitch, so they fixed it. I don't remember anybody suggesting Apple should stop selling iPhones or iPads or threatening to shut down the company if they didn't."

— *President Barack Obama,* [10/1/2013](#)

"If Apple launched a major new product that functioned as badly as Obamacare's online insurance marketplace, the tech world would be calling for Tim Cook's head."

— *Ezra Klein and Evan Soltas in The Washington Post Wonkblog,* [10/4/2013](#)

"If the problems persist another three or four weeks, those at the back of the line will not have coverage."

— *Dan Schuyler, consultant who helped design a health insurance exchange in Utah,* [10/11/2013](#)

"It's like trying to repair a car while someone is driving it."

— *George Edwards, computer scientist, to FoxNews.com,* [10/10/2013](#)

Obamacare Exchange Persistently Faces Serious Technical And Structural Problems

Obamacare's Website Is Really Bad – The glitch-riddled Obamacare website is plagued with poor coding which makes it unable to handle any realistic amounts of traffic. [The Washington Post](#), 10/4/2013

99% Of Obamacare Applications Hit A Wall – Health industry sources note that as few as 1 in 100 applications on the federal exchange contains enough information to enroll the applicant in an actual insurance plan. Experts said that if [Healthcare.gov](#)'s success rate doesn't improve within the next month or so, federal officials could face a situation in January in which relatively large numbers of people believe they have coverage starting that month, but whose enrollment applications have not been processed. [CNBC](#), 10/4/2013

ObamaCare Crash Not Just Traffic – Growing consensus among tech experts that the federal exchange website is having problems due to a long list of technical problems – not traffic. [The Hill](#), 10/8/2013

Survey Finds That 81% Of Users Faced Problems. According to a poll conducted by uSamp — United Sample Inc. The survey found that among the 832 people who attempted to log in, 38% received an error message, 50% were asked to try again later, 25% were unable to create an account, 31% were told the system was down, and 19% had no problems. About 83% said they would try again later, while 15% said they would wait until they heard the website was working well. [USA TODAY](#), 10/17/2013

VIDEO: CBS: ObamaCare Launch “Nothing Short Of Disastrous.” [CBS](#), 10/9/2013

VIDEO: CNN: “Obamacare Sign-Up Snafus.” In an effort to “keep them honest,” CNN “requested an interview today with the White House to ask one question, ‘If the administration knew there would be so many glitches, why did the administration plan ahead with the roll out?’” Unfortunately they “were told nobody was available to answer that and we are still waiting to find out when the point person for all of this, Kathleen Sebelius, will be able to talk to us. We’re still waiting.” [CNN](#), 10/14/2013

Stewart To Sebelius On Health Care Law “Am I A Stupid Man?” As the secretary sat down to begin the segment, Stewart opened a laptop on his desk. “I’m going to attempt to download every movie ever made, and you’re going to try to sign up for Obamacare, and we’ll see which happens first.” [CNN](#), 10/8/2013

Web Designers Are Picking Through The Site's Code And Mocking It Mercilessly - "They're loading 11 CSS files and 62 (wat?) JavaScript files on each page, uncompressed and without expires headers," writes Spektr44. "They have blocks of HTML inexplicably wrapped in script tags. Wtf?" [The Washington Post](#), 10/4/2013

“The Associated Press Found A Mind-Numbingly Complex System Put Together By Harried Programmers” That Had Not Been Tested By “Private Developers With More Expertise.” “As questions mount over the website’s failure, insider interviews and a review of technical specifications by The Associated Press found a mind-numbingly complex system put together by harried programmers who pushed out a final product that congressional investigators said was tested by the government and not private developers with more expertise.” [The Associated Press](#), 10/22/2013

The Launch “Was So Rushed ... The Exchange’s Computer Code Contained Placeholder Language That Programmers Typically Used In Preliminary Drafts.” As recently as last week, the exchange’s computer code contained placeholder language that programmers typically use in preliminary drafts, said Clay Johnson, a former White House presidential innovation fellow during 2012-2013. [Bloomberg](#), 10/22/2013

Health Care Executive: “This Is Very Early Web 1.0 Type Of Fix.” “‘I have never seen a website – in the last five years – require you to delete the cache in an effort to resolve errors,’ said Dan Schuyler, a director at Leavitt Partners, a health care group by former Health and Human Services secretary Mike Leavitt. ‘This is a very early Web 1.0 type of fix.’” [*USA TODAY*](#), 10/17/2013

Obamacare Website Violates Licensing Agreement For Copyrighted Software. The latest indication of the haphazard way in which Healthcare.gov was developed is the uncredited use of a copyrighted web script for a data function used by the site, a violation of the licensing agreement for the software. [*The Weekly Standard*](#), 10/17/2013

Analysis: IT Experts Question Architecture Of Obamacare Website – IT experts agree that the federal exchange’s website’s design is fundamentally flawed, and that problems do not solely have to do with the amount of traffic. [*Reuters*](#), 10/5/2013

Experts: Obamacare Website Transmits 10 Times More Computer Code Than Necessary. [*CBS News*](#), 10/18/2013

Web Expert: “They Set Up The Website In Such A Way That Too Many Requests To The Server Arrived At The Same Time...” Hancock described the situation as similar to what happens when hackers conduct a distributed denial of service, or DDOS, attack on a website: they get large numbers of computers to simultaneously request information from the server that runs a website, overwhelming it and causing it to crash or otherwise stumble. [*Reuters*](#), 10/5/2013

Computer Expert And ObamaCare Supporter: “It’s Not Even Ready For Beta-Testing For My Book. ... I Would Be Ashamed And Embarrassed If My Organization Delivered Something Like That.” “‘It wasn’t designed well, it wasn’t implemented well, and it looks like nobody tested it,’ said Luke Chung, an online database programmer. Chung supports the new health care law but said it was not the demand that is crashing the site. He thinks the entire website needs a complete overhaul. ‘It’s not even close. It’s not even ready for beta testing for my book. I would be ashamed and embarrassed if my organization delivered something like that,’ he said.” [*CBS News*](#), 10/9/2013

Software, Design Defects Cripple Health-Care Website – After six days of the exchanges being open, the Obama administration finally admits that there are some technological problems that need to be fixed that are not tied to a high volume of traffic. Many consumers are facing trouble trying to create accounts, the first step in enrollment in one of the exchanges. Information technology experts agree that the website looks hastily constructed and built on a sloppy software foundation. [*The Wall Street Journal*](#), 10/6/2013

Obamacare Website Taken Down Again For Repairs – After being down because of repairs for much of the weekend after Oct. 1st, the federal exchange website will be taken down again for parts of Monday evening for repairs. [*The Hill*](#), 10/7/2013

Obamacare Site Hits Reset Button On Passwords As Contractors Scramble – Tech supporters working on the Obamacare website have been asking more people to act in the name of fixing the site, requiring them to enter new log-in usernames and passwords. Many users have been reporting being locked out after registering initially. [*Ars Technica*](#), 10/8/2013

Once You Get Into ACA Website, It’s Hard To Get Out. Once an account has been created on Obamacare’s federal exchange website, the system currently does not allow for the account to be deleted. Information technology experts warn of the dangers of this glitch. [*Politico*](#), 10/9/2013

The Obamacare Software Mess. Oregon has ads with folksy insurance songs, surely a new genre ("To care for each one, every daughter and son, live long Oregon"). But such efforts will be wasted unless the software gremlins are fixed. [*The Economist*](#), 10/12/2013

ObamaCare's Serious Complications. Software glitches are no surprise with such a complex system. For example, signing up uses a Byzantine process to check if a family is entitled to a subsidy, requiring data from dozens of federal and state agencies using databases built on different technology platforms. [*The Wall Street Journal*](#), 10/13/2013

How Long To Fix Obamacare Tech Problems? Long. "I think it could easily take up to two years before all these things are working smoothly," said Lisa Carroll, president of the Mosaic Insurance Exchange and the Small Businesses Service Bureau in Massachusetts. "This is just an ecommerce project of epic proportion," said Carroll. [*CNBC*](#), 10/10/2013

How Obamacare's Exchanges Turned Into A 'Third World Experience' – Obamacare's websites continue to be riddled with IT problems and raise concerns about privacy violations. As this writer notes, "It's literally easier to blog from the Kenyan border than sign up for insurance on Obamacare's federal exchange." [*Forbes*](#), 10/9/2013

Ezra Klein: "So Far, The Affordable Care Act's Launch Has Been A Failure." Not "troubled." Not "glitchy." A failure. But "so far" only encompasses 14 days. The hard question is whether the launch will still be floundering on day 30, and on day 45. [*The Washington Post*](#), 10/14/2013

Ezra Klein: Obamacare Roll-Out Is A 'Disaster.' "We're a couple of weeks in and people can't sign up, people have tried 20, 30, 40 times, I mean it's one thing for that to be true the first three or four days, it's another thing for it to be true two or three weeks in." [*MSNBC*](#), 10/14/2013

Evidence Of Poor Project Management Speaks To Disastrous Implementation

As Obamacare Tech Woes Mounted, Contractor Payments Soared. As U.S. officials warned that the technology behind Obamacare might not be ready to launch on October 1, the administration was pouring tens of millions of dollars more than it had planned into the federal website meant to enroll Americans in the biggest new social program since the 1960s. [*Reuters*](#), 10/17/2013

Developing Obamacare's Health Care Exchanges Has Cost More Than Apple's Original iPhone. Mix that lack of in house skill with the regulations that mean that there's only a few companies that can navigate through the contracting red tape and you've already got a blueprint for disaster. [*Forbes*](#), 10/17/2013

Exchange Project Went From A Ceiling Of \$93.7 Million To \$292 million. The changes to the Healthcare.gov contract came in response to more detailed requirements about how the site should operate, said a person at CGI familiar with the work. [*Reuters*](#), 10/17/2013

Adding More Money To Project Late In The Game Evidence Of Gross Mismanagement. Adding more money to a software project is the same as adding more people to that project. And that's something that we know doesn't work. It's called Brook's Law: adding manpower to a late software project makes it later. [*Forbes*](#), 10/17/2013

Flawed Implement Could Greatly Compound Costs. The National Health Service wanted to automate patient records and communication. The end result in the UK was that they got nothing for their \$15 billion. The entire amount of money was thrown away as a result of extraordinarily bad management of the software development program. [*Forbes*](#), 10/17/2013

Software Engineer: "Any Sane Project Manager Would Move Heaven And Earth To Defer The Rollout." [*Forbes*](#), 10/17/2013

Complexity Doomed Obamacare From The Start. The fact that the White House is having trouble implementing Obamacare also should not come as a particular surprise...the program it is charged with executing is a complex public-private hybrid that has no real precedent elsewhere in the world. [*Foreign Affairs*](#), 10/18/2013

Obamacare Rollout Marked By Secrecy In The "Most Transparent Administration In History." CGI Global just flat out won't talk to the press. While most computer experts question whether simple demand could cripple a website for weeks, there's no way to know. HHS violated the White House promise to put website code online for public scrutiny. [*The Daily Beast*](#), 10/20/2013

HHS Has Also "Pressured Insurers To Refrain From Commenting Publicly About The Problems." "Health-department officials have pressured insurers to refrain from commenting publicly about the problems, according to executives at four health plans, who asked not to be named. The HHS declined to comment." [*The Wall Street Journal*](#), 10/18/2013

HHS Has "Repeatedly Declined To Answer Specific Questions" About ObamaCare's Disastrous Rollout. "HHS, which is running all or part of the marketplaces in 36 states, has repeatedly declined to answer specific questions about its handling of the rollout, including specific glitches, enrollment figures, or its plans to fix the problems." [*The Wall Street Journal*](#), 10/18/2013

The Insiders: Obamacare Is A Blemish On American Technology. One chief technology officer told The Post, "I think that any modern Web company would be well prepared for a launch of this scale. We're not talking about hundreds of millions of people and we're not talking about complex transactions." Forbes columnist Avik Roy points out, the HHS should have been able to "anticipate the need to build a system that can handle the average daily traffic of the Drudge Report." [*The Washington Post*](#), 10/11/2013

Administration Officials Saw Problems On The Horizon. Confidential progress reports from the Health and Human Services Department show that senior officials repeatedly expressed doubts that the computer systems for the federal exchange would be ready on time, blaming delayed regulations, a lack of resources and other factors. [*The New York Times*](#), 10/12/2013

From The Start, Signs Of Trouble At Health Portal. For the past 12 days, a system costing more than \$400 million and billed as a one-stop click-and-go hub for citizens seeking health insurance has thwarted the efforts of millions to simply log in. The growing national outcry has deeply embarrassed the White House, which has refused to say how many people have enrolled through the federal exchange. [*The Washington Post*](#), 10/12/2013

Having Three Years To Build The ObamaCare Website, “CMS Didn’t Give CGI Final Technical Requirements For Healthcare.gov Until May,” Leading CGI To Scrap A Third Of Previously Completed Work. “The Centers for Medicare and Medicaid Services didn’t give CGI final technical requirements for healthcare.gov until May, according to one person familiar with the project. About a third of the work the contractor had previously performed had to be thrown out and started over as a result, the person said.” [Bloomberg](#), 10/22/2013

Deadline After Deadline Was Missed. The biggest contractor, CGI Federal, was awarded its \$94 million contract in December 2011. But the government was so slow in issuing specifications that the firm did not start writing software code until this spring, according to people familiar with the process. As late as the last week of September, officials were still changing features of the Web site, HealthCare.gov, and debating whether consumers should be required to register and create password-protected accounts before they could shop for health plans. [The Washington Post](#), 10/12/2013

Troubled Obamacare Website Wasn't Tested Until A Week Before Launch. "Normally a system this size would need 4-6 months of testing and performance tuning, not 4-6 days." [Washington Examiner](#), 10/17/2013

Canadian Firm Implementing Exchanges Previously Fired For Botched Medical Registry System. The company hired to build HealthCare.gov’s failing database, CGI Global, is an established government contractor (established enough to have actually lobbied Congress on the Affordable Care Act). Even though Canada had previously fired the firm for a botched \$46.2 million medical registry system in 2011, CGI Global was still contracted to build the technical keystone of the U.S. healthcare law. [The Daily Beast](#), 10/20/2013

Sebelius Admits There Was "Not Enough Testing." After two weeks of review, the HHS secretary concluded, "We didn't have enough testing, specifically for high volumes, for a very complicated project." The online insurance marketplace needed five years of construction and a year of testing, she said: "We had two years and almost no testing." [The Wall Street Journal](#), 10/18/2013

“The Magnitude Of This Failure Is Stunning.” Yes, the federal health-care law is a complicated project, government IT rules are a mess, and the scrutiny has been overwhelming. But the Obama administration knew all that going in. They should've been able to build an online portal that works. [The Washington Post](#), 10/14/2013

Aetna CEO Blasts Obamacare Tech Debacle: The CEO of Aetna says construction of the site has been “on the fly” and that they did not get code drops until the last month before the system went live. The CEO goes on to say that he would have delayed the launch if he was in charge. [CNBC](#), 10/14/2013

No. Obamacare Is Not Like The iPhone. The administration claims the Obamacare online exchanges crashed because the Web site got more than 8 million hits in the first week. Please. You know how many people visit Amazon.com every week? More than 70 million. The difference is: 1.) Amazon seldom crashes, and 2.) on Amazon, people actually buy something. [The Washington Post](#), 10/14/2013

Crash-Prone ObamaCare Site Also Includes Voter Registration Option. The federal website that enrolls Americans in ObamaCare also asks applicants if they want to register to vote, raising questions about why the Obama administration would further complicate an already crash-prone website. [Fox News](#), 10/14/2013

Tech Experts: Health Exchange Site Needs Total Overhaul. The federal health care exchange was built using 10-year-old technology that may require constant fixes and updates for the next six months and the eventual overhaul of the entire system, technology experts told USA TODAY. [USA TODAY](#), 10/17/2013

"The Application Could Be Fundamentally Flawed." Jeff Kim, president of CDNetworks, a content-delivery network said, "They may be using 1990s technology in 2.0 world." [USA TODAY](#), 10/17/2013

Analysis Highlights Flaws With ObamaCare Sites' Design. "Reaction to the user experience has been consistent: It sucked," she wrote. "Most users faced slow load times and confusing error messaging, and only a small number registered successfully." [The Hill](#), 10/17/2013

Sebelius On The Run. The White House has responded to the tumultuous rollout with a "wall of silence." Health and Human Services Secretary Kathleen Sebelius is even refusing to testify before the House Energy and Commerce Committee in a hearing this coming Thursday. The department is also refusing to make available lower-level officials who might detail the source or sources of this debacle. Asked about this by AP, HHS not only declined to say if it is meeting its projections. The department issued a statement claiming that "The Administration has not set monthly enrollment targets." [The Wall Street Journal](#), 10/18/2013

The White House Has Put 'The Best And The Brightest' On Obamacare. So Who Was On It Before? The key coordinator -- which not only oversaw CGI Federal but all the other contractors building the site -- was the Centers for Medicare and Medicaid Services, and in particular, their IT department. But CMS didn't have the technological expertise to carry out this role -- and they still don't. [The Washington Post](#), 10/21/2013

ObamaCare Has Become "So Problematic," That Obama "Was Reduced To Hawking Health Care With A 1-800 Number." "It's been so problematic that Obama, who twice won the White House by assembling the most tech-savvy minds in politics and rewriting the modern campaign playbook with his use of social media, was reduced to hawking health care with a 1-800 number." [Politico](#), 10/21/2013

At President's Urging, People Call Exchange Hotline But Can't Get Through. After dialing the number, some callers got a busy signal, others received an automated message, and yet others were referred back to Healthcare.gov. [National Review Online](#), 10/21/2013

Obama Says That He Is Frustrated With Healthcare Rollout. Why "Frustrated" Is Not Enough. The administration is not letting on exactly how bad the rollout has gone, and the law could cause severe and concrete harm to many Americans if not fixed quickly. [The National Journal](#), 10/21/2013

Former Obama Innovation Expert: HealthCare.gov Created By "Sloppy" Contractors. Former Presidential Innovation Fellow, Clay Johnson, recently wrote a review of both the contractor selection process and the actual building of the Health Insurance Exchanges. He defines those who created it as sloppy and criticizes the set up of being bad since the beginning. [CNN](#), 10/22/2013

The Launch Failures "Have Called Into Question Whether The Administration Is Capable Of Implementing" ObamaCare. "The snags have called into question whether the administration is capable of implementing the complex policy and why senior administration officials -- including the president -- appear to have been unaware of the scope of the problems when the exchange sites opened." [The Associated Press](#), 10/22/2013

Enrollee Numbers Yet To Be Confirmed – Technical And Management Hurdles Threaten Structure Of Obamacare

The White House Says People Have Bought Obamacare. We Haven't Met Them Quite Yet. "Reporters here at The Washington Post and at other publications have been on the hunt for this mythical creature." [*The Washington Post*](#), 10/3/2013

More Than A Week After Launch, No One Can Confirm That Anyone Has Successfully Signed Up. No one knows how many people have actually signed up through the federal exchanges. As of Thursday morning, health-care reporters were desperately trying to find even one. Eventually, Chad Henderson was of Georgia was located. He was subsequently interviewed by pretty much every news organization in the country. According to his Facebook page, he was also asked to be on a conference call put on by the Department of Health and Human Services, which suggests that they're not exactly overwhelmed with successful applicants to trot out before the press. [*The Washington Post*](#), 10/4/2013

Carney Skirts Question About Enrollment Numbers – The Press Secretary makes it clear that the federal government will not be releasing enrollment numbers for at least another month. [*National Review Online*](#), 10/7/2013

Treasury Secretary Stonewalls When Asked How Many Have Signed Up For Obamacare. "I'm going to ask you one last time," said Wallace, "because, forgive me sir, you haven't answered it: do you not know how many people signed up, which would seem to indicate another major software glitch, or is it that the numbers are embarrassingly small?" [*The Weekly Standard*](#), 10/6/2013

White House Releases Sparse Information On Exchange Rollout. Latest Update Comes In Another "Blog Post." The unusual Sunday 600-word blog post from HHS was the first update in more than a week on the many failings of an expensive website that HHS itself described as "frustrating for many Americans." But it didn't specify who the administration had called in, or when the American people would see clear-cut results on Healthcare.gov. [*Politico*](#), 10/20/2013

VIDEO: OMB Director Cannot Confirm That Website Will Be Fixed By December 15. [*Bloomberg*](#), 10/20/2013

Report: Only 51,000 Completed Application During First Week. Obamacare's main signup engine attracted just 6,200 new customers on its launch day and 51,000 after the first week. [*MailOnline*](#), 10/10/2013

At The Same Rate, The 6-month Open Enrollment Period Would Sign Up Just 2 Million Americans, Including 14 States And D.C., Which Have Their Own Insurance Exchanges. The Congressional Budget Office says Obamacare needs at least 7 million customers to stay afloat financially. Numerous Obama administration officials have denied seeing any enrollment figures at all. [*MailOnline*](#), 10/10/2013

Maryland Says It Has 326 Enrollees In Health Exchange. Maryland says it has thousands enter into its health exchange, but only 326 people actually signed up. [*The Wall Street Journal*](#), 10/7/2013

Zero Obamacare Enrollments In New York. While there have been "thousands" who have signed up on the state exchange's website, none have been enrolled yet. [*National Review Online*](#), 10/21/2013

California-Based Health Net Expands Amid Concerns. It has added 400 employees and reassigned dozens more workers to handle the anticipated surge of customers. There are concerns that new enrollees in the exchange might be sicker and costlier to treat than people who are currently insured. [The Los Angeles Times](#), 10/20/2013

Very Few Alaskans Have Even Signed Up. Outreach to sign up Alaska's nearly 140,000 uninsured has been extensive, including efforts by trained healthcare navigators working with the United Way, application counselors stationed at more than a hundred community health centers and partnerships with the Alaska Native Tribal Health Consortium. Despite those efforts, by Thursday, outreach officials could only confirm seven Alaskans had signed up for coverage. [KTVA Alaska](#), 10/18/2013

President Of A Database Company About The ObamaCare Website: "People Higher Up Are Given The Excuse That There Are Too Many Users. That's A Convenient Excuse For The Managers To Pass Up The Chain." "'It's poorly designed,' said Luke Chung, the president of a database company in Virginia who has publicly criticized the site in recent days. 'People higher up are given the excuse that there are too many users. That's a convenient excuse for the managers to pass up the chain.'" [The New York Times](#), 10/7/2013

Obamacare's Website Is Crashing Because It Doesn't Want You To Know How Costly Its Plans Are. IT experts are seeing that the Healthcare.gov website is crashing because it is very front-heavy – all of the consumer's personal information needs to be entered before it is all sent over to the government to be verified. This creates a massive bottleneck, clogging traffic from the front-end. Apparently, HHS bureaucrats knew this would make the website run more slowly, but they did not want consumers viewing prices before they captured their information – in case consumers got scared. [Forbes](#), 10/14/2013

ObamaCare's Black Box Prevents Consumers From Learning True Cost Of Plans. The government wants to show consumers only their net out-of-pocket premiums minus subsidies, not the true underlying cost of insurance. That's because those all-in quotes are so much higher than what's available on the individual market. [The Wall Street Journal](#), 10/17/2013

More Red Flags For Obamacare. Administration officials imposed these extra steps because they didn't want consumers to see the base price of the health insurance plans offered – which are inflated by new regulations – before the system could collect their income data and calculate what they'd pay in premiums after receiving government subsidies. [Washington Examiner](#), 10/17/2013

Obamacare's Tangle Of Regulations And Requirements, Coupled With Implementation Failures Create An Unintelligible System. Due to serious breakdowns in the exchanges, the insurers and the consumers will often have different records on file. These mismatches are an architectural flaw that could persist for years. The administrative-bureaucratic tangle will only become more complex as more people enroll, providers start billing insurers, patients show up in doctors' offices thinking they have coverage they don't, and the IRS starts fining Americans for not having insurance. [The Wall Street Journal](#), 10/17/2013

Exchanges Just One Example In A Long History Of Government Tech Blunders. Considering the highly codified and byzantine communication structure of most government agencies and the stylized method of communications that agencies and contractors engage in to procure and define IT projects, it's amazing that anything ever gets done by government IT organizations—and that their systems work at all. [ArsTechnica](#), 10/10/2013

Exchange Blunder Inevitable Under Government Management: Why Government Tech Is So Poor. How can the government spend so much more on technology and not get anywhere near equal results? That gets to the larger problem with Ms. Sebelius's iPad argument: When Apple royally screws up, the world doesn't cut it any "slack," and that's a good thing. [*The Wall Street Journal*](#), 10/16/2013

Obamacare Needs A Drop-Dead Date. "Given that they didn't even announce that they were taking the system down for more fixes this weekend, I'm also guessing that it's pretty bad. Bad enough that it's time to start talking about a drop-dead date: At what point do we admit that the system just isn't working well enough, roll it back and delay the whole thing for a year?" [*Bloomberg*](#), 10/14/2013

Faulty Exchanges May Doom Health Law, Which Depends On The Young, To 'Death Spiral.' The administration estimates that it needs 2.7 million young healthy people on the exchange, out of the 7 million total expected to apply in the first year. If the pool is too skewed -- if it's mostly old and sick people on the exchanges -- then insurers will lose money, and next year, they'll sharply increase premiums. The healthiest people will drop out, because insurance is no longer such a good deal for them. Rinse and repeat and you have effectively destroyed the market for individual insurance policies. It's called the "death spiral," and the exchanges, like the mandate, were designed to keep it from happening. [*Bloomberg*](#), 10/14/2013

But Exchanges Make It Too Difficult For Young Population To Sign Up. The amount of work required to find a policy, figure out your subsidy, buy coverage and file the paperwork will be very high. And it's unlikely that folks who can't even be bothered to go to ehealthinsurance.com right now will do it. [*Bloomberg*](#), 10/14/2013

Obamacare Glitches Scare Off Many Web Site Users - Traffic Has Dipped Since 88% Since Launch. Of the 9.4 million unique visitors to the site during the launch's first week, according to the analysis, roughly a third attempted to register, and a third of that number — 1.01 million — completed registration. Ultimately, roughly 36,000 Americans signed up for an insurance plan online. [*The Washington Post*](#), 10/15/2013

Complexity - Web Site Contains 500 Million Lines of Software Code. By comparison, a large bank's computer system is typically about one-fifth that size. One specialist said that as many as five million lines of software code may need to be rewritten before the Web site runs properly. [*The New York Times*](#), 10/20/2013

Site Will Require Extensive Repairs. Some specialists working on the project said the online system required such extensive repairs that it might not operate smoothly until after the Dec. 15 deadline for people to sign up for coverage. [*The New York Times*](#), 10/20/2013

As Many As Five Million Lines Of Software Code May Need To Be Rewritten. One specialist said that as many as five million lines of software code may need to be rewritten before the Web site runs properly. [*The New York Times*](#), 10/20/2013

Obamacare Website Failure Threatens Health Coverage For Millions Of Americans. And anyone who isn't able to get coverage because of the exchanges' problems could confront the prospect of tax penalties through no fault of their own. [*Huffington Post*](#), 10/18/2013

Administration Officials: 476,000 Health Insurance Applications Have Been Filed. Officials continue to refuse to say how many people have actually enrolled in the insurance markets. And without enrollment figures, it's unclear whether the program is on track to reach the 7 million people projected by the Congressional Budget Office to gain coverage during the six-month sign-up period. [*AP*](#), 10/20/2013

Federal Health Exchange Sending Confusing Enrollment Information To Insurers. According to several insurance industry officials, the reports are sometimes confusing and duplicative. In some cases, they show — correctly or not — that the same person enrolled and canceled several times on a single day. [*The Washington Post*](#), 10/11/2013

Amongst The Files Insurers Are Receiving, Some Are Unable To Be Opened “Or Have So Much Missing Information On New Enrollees They’re Unusable.” “While it’s not clear how widespread the problem is, the reports from industry consultants are the first hint that the technical troubles faced by consumers trying to enroll in health plans under the Affordable Care Act may also be hitting the insurers. The companies are receiving electronic files that can’t open or have so much missing information on new enrollees they’re unusable, the consultants said.” [*Bloomberg*](#), 10/8/2013

Insurers Forced To Manually Check Applicants To Verify Data. Many insurers are now manually checking the data they’re getting, such as calling applicants to verify the data they’ve received. As Weaver and Radnofsky point out, that’s a tricky but surmountable problem for a health plan when 25 people are signing up every day, but a huge burden if hundreds or thousands of customers flood the exchanges in a few months. [*Forbes*](#), 10/20/2013

Insurance Companies Report Widespread Problems. One carrier exec reported that they got 7 transactions for 1 person - 4 enrollments and 3 cancelations. [*Health Care Policy and Marketplace Review*](#), 10/11/2013

Insurer: “The Extent Of The Problems Is Pretty Enormous. At The End Of Our Calls, People Say, ‘It’s Awful, Just Awful.’” [*The New York Times*](#), 10/12/2013

Insurance Company And IT Connection Glitch. People who can’t or don’t want to sign up for Obamacare through the troubled federal website have the option of enrolling directly with an insurance company — but there’s a glitch: The insurers haven’t yet been able to make a key connection with the IT infrastructure for federal exchanges. [*Politico*](#), 10/21/2013

“Errors Include Duplicate Enrollments, Spouses Reported As Children, Missing Data Fields And Eligibility Determinations.” “Emerging errors include duplicate enrollments, spouses reported as children, missing data fields and suspect eligibility determinations, say executives at more than a dozen health plans. Blue Cross & Blue Shield of Nebraska said it had to hire temporary workers to contact new customers directly to resolve inaccuracies in submissions. Medical Mutual of Ohio said one customer had successfully signed up for three of its plans.” [*The Wall Street Journal*](#), 10/18/2013

System Miscalculates Eligibility. Separately, a system that determines whether people are eligible for federal subsidies to buy insurance, or Medicaid, a state-run program for low-income people, continued to make some inaccurate determinations, despite improvements, people familiar with the matter said. By late last week, officials worried they may have to notify some applicants that they weren’t eligible for programs they enrolled in, one person said. [*The Wall Street Journal*](#), 10/6/2013

“The Flaws Could Do Lasting Damage” To ObamaCare. “The flaws could do lasting damage to the law if customers are deterred from signing up or mistakenly believe they have obtained coverage.” [*The Wall Street Journal*](#), 10/18/2013

Obamacare's Embarrassing Exchange Debut

At Least 47 State Or Federal Exchanges Turn Up Errors. Reuters checks in at least 47 states throughout the day turned up frequent error messages or traffic overload notices, particularly for 36 sites run by the federal government. One frequently observed glitch involved a page asking the user to answer security questions that either went blank or would not accept new data. Kansas officials urged residents to wait a few weeks for the "bugs" to be worked out before enrolling. [Reuters](#), 10/1/2013

Federally-Run Exchange For Exchanges In 36 States Posts Error Message For At Least 25 of Them. Checks by Reuters of the exchanges at midday turned up error messages or traffic overload notices for most of the federally-run exchange sites. One frequently observed glitch involved a page asking the user to answer security questions that either went blank or would not accept new data. [Reuters](#), 10/1/2013

Failure To Launch: "Long Waits To Apply For Coverage. Weird Error Messages. Balky Menus. Some State Health Insurance Markets Couldn't Even Launch Right Away." [Politico](#), 10/1/2013

Signing Up For ObamaCare: "This Was Really Disappointing." "I'm pretty fluent on the Internet," Tucci, who is self-employed in the oil and gas industry, says. "I've applied for a lot of things, and there are always glitches. But this was totally disappointing. I'm just really frustrated." [The Washington Post's WonkBlog](#), 10/1/2013

Users Experienced Troubles Creating An Account. "Users experienced difficulty with the first step — creating an account — which barred them from accessing the rest of the system." [The Hill's Health Watch](#), 10/1/2013

Some Users Were "Sent To Pages With Incomplete Or Nonsense Text." Others were ultimately sent to pages with incomplete or nonsense text, perhaps due to heavy traffic. [The Hill's Health Watch](#), 10/1/2013

VIDEO: MSNBC Spends More Than Half An Hour Trying To Sign Up On Air – "This is Where My Patience Would Be Exhausted." [MSNBC](#), 10/1/2013

Obamacare Glitches Affect Those Standing Behind Obama. The Vice President of the D.C. Chapter of the League of Latin American Citizens stated after a Rose Garden event with the President that she was unable to sign up her father for health insurance online. [Politico](#), 10/1/2013

Obamacare Exchanges Riddled With Glitches. Obamacare is off to a rocky start. State-based insurance exchange web sites scheduled to launch this morning were riddled with glitches, rendering many unusable. [Time](#), 10/1/2013

As Exchanges Open, Uninsured Still Unclear. Americans are no better informed about the 2010 overhaul of the nation's health insurance system than they were shortly after the bill passed, and most of those who would be eligible to buy coverage through the exchanges set to open Tuesday are unaware when they begin and say they don't have enough information to understand what the law's changes mean for them. [The Associated Press](#), 10/1/2013

Health Exchanges Debut With Websites Down, Delays. Both the uninsured and those trained to help them enroll expressed frustration over the delays. [Bloomberg](#), 10/1/2013

Obamacare Enrollment Stymied By Glitches. And those going to the federal exchange site, which is handling enrollment for 36 states that didn't fully establish their own exchanges are greeted with this message: "Health Insurance Marketplace: Please wait. We have a lot of visitors on our site right now and we're working to make your experience here better. Please wait here until we send you to the login page. Thanks for your patience!" [CNN Money](#), 10/1/2013

Obamacare Sites Are Buggy As Millions Visit State Exchanges. Of those who were able to get past the waiting line and the error messages, several noted the security questions weren't appearing as they tried to create their accounts. [The Atlantic Wire](#), 10/1/2013

Techies Working OT To Fix Obamacare Glitches. "There's lots of bugs," the contractor said. The "biggest problem" is with a program that calculates the tax credits that will reduce the cost of ObamaCare to lower-income Americans and their families, the source said. [New York Post](#), 10/1/2013

Spanish-Language Healthcare.Gov Will Not Be Ready Oct. 1. Separately, the administration told Hispanic groups that the Spanish-language version of its healthcare.gov website will be not be ready to handle enrollments for a few weeks. An estimated 10 million Latinos are eligible for coverage. [Associated Press](#), 9/25/2013

Pricing Glitch Afflicts Rollout Of Online Health Exchanges. There's a blanket acknowledgment that rates are being calculated incorrectly," said one senior health-insurance executive who asked not to be named. "Our tech and operations people are very concerned about the problems they're seeing and the potential of them to stick around." [The Wall Street Journal](#), 9/19/2013

An Obamacare Computer Glitch Could Limit Penalties For Most Smokers -- But At The Same Time Raise Insurance Costs For Younger Tobacco Users. The government now acknowledges a mistake made its way into the federal computer code used for the new health insurance exchanges. [CNNMoney](#), 7/12/2013

CALIFORNIA: Covered California Unavailable In SHOP Exchanges Until November. Covered California on Tuesday said firms looking to purchase coverage on the state's small-business exchange, known as SHOP, wouldn't be able to enroll online until November. Similar to a delay implemented in the federal SHOPS last week, California employers can start an account online, but they'll have to fill out a paper application if they want to sign up over the next few weeks. [Politico](#), 10/1/2013

CONNECTICUT: "Slow? It Doesn't Even Work." People looking for information about Connecticut's new healthcare exchange ran into an internet traffic jam today. [WTNH](#), 10/1/2013

DELAWARE: Obamacare Exchanges Tweet Their Apologies "...Choose Health Delaware, which the state is running in partnership with the feds, braced consumers for delays. But they also reminded Twitter followers that they've got plenty of time to sign up." [Politico](#), 10/1/2013

FLORIDA: Hiccup At Florida ACA Exchange Site, [Herald-Tribune](#), 10/1/2013

FLORIDA: At A Miami Health Center, Told To Come Back Another Day. [The New York Times](#), 10/1/2013

HAWAII: Software Stymies Start Of Health Exchange. [The Honolulu Star-Advertiser](#), 10/1/2013

KENTUCKY: Glitches Hamper Access To Kentucky's ObamaCare Website. [The Lexington Herald Leader](#), 10/1/2013

KENTUCKY: Kentucky Health Care Exchange Sign-Up Not Working “The Kentucky health care exchange sign-up website, kynect.com, crashed on Tuesday because of heavy traffic, the governor’s office announced. ‘The Kynect website is currently experiencing log in issues and our technical team is working to resolve the problem,’ according to a notice on the web site.” [*Courier-Journal*](#), 10/1/2013

LOUISIANA: Only 1 In 12 Able To Complete Signup During Test. A spokesman for Blue Cross and Blue Shield of Louisiana — one of four companies providing insurance through the exchange in Louisiana — said no one among about a dozen testers of the system was able to complete a transaction early Tuesday. [*The Town Talk*](#), 10/1/2013

LOUISIANA: Obamacare Website Glitches Leave Blue Cross of Louisiana Without New Enrollees After First Day. Louisiana’s leading health insurance company reports that not one person has yet successfully enrolled in a new health care plan offered through the Affordable Care Act. [*Times-Picayune*](#), 10/2/2013

MARYLAND: Maryland Health Exchange Experiences Glitch In First Hours Of Launch [*CBS Baltimore*](#), 10/1/2013

MICHIGAN: Michiganders Frustrated As New Internet Health-Insurance Marketplace Crashes, Jams. Michigan consumers who attempted to log on received this message for much of the day: “Health Insurance Marketplace: Please wait. We have a lot of visitors on our site right now and we're working to make your experience here better. Please wait here until we send you to the login page. Thanks for your patience!” [*Detroit Free Press*](#), 10/1/2013

MINNESOTA: Some State Exchanges Delayed Until Afternoon. “Minnesota’s health insurance exchange, MNsure, won’t be able to open until Tuesday afternoon after a final round of tests with the federal government, a spokesman said. ... MNsure also said the first set of insurance agents and other assisters won’t be certified to help consumers with insurance decisions until Wednesday.” [*Wall Street Journal*](#), 10/1/2013

MISSISSIPPI: Mississippi's Healthcare Exchange Website Experiences Difficulty. One out of every five attempts to log in were successful. [*Clarion Ledger*](#), 10/1/2013

MISSOURI: Missouri Health Exchange Opens With Long Delays. [*The Associated Press*](#), 10/1/2013

NEBRASKA: Nebraska Health Enrollment Slowed By Computer Glitches. Roger Furrer, executive director of Community Action of Nebraska, said Tuesday that the federal website wasn't allowing users to complete the enrollment process. [*Greenwich Time*](#), 10/1/2013

NEW YORK: Rollout “Plagued By Headache-Inducing Computer Glitches And Frustrating Delays.” New Yorkers were able to access their state’s “Official Health Plan Marketplace,” but when you clicked the “Get Started” button, an error message appeared despite repeated tries at about 9:30 a.m. [*New York Post*](#), 10/1/2013

OREGON: Cover Oregon Website Not Done. Insurance agents and community organizations said they will not be able to start enrolling people as planned today in health plans through Cover Oregon, the state’s online health insurance market-place. [*The Register-Guard*](#), 10/1/2013

OREGON: Oregon's ObamaCare Exchange "Is Still Experiencing Glitches" That Are "Expected To Be Resolved Later In October." "The new 'Cover Oregon' health exchange was expected to open its enrollment Tuesday. But the Associated Press reports late Monday that the state's insurance marketplace is still experiencing glitches — incorrectly determining eligibility for tax credits, the Oregon Health Plan and Healthy Kids." [*The Associated Press*](#), 10/1/2013

OREGON: "Officials Said Late Last Night That Oregon's Healthcare Exchange – Called Cover Oregon – Is Still Experiencing Glitches. The Online System Is Not Correctly Determining Eligibility..." [*KMTR-OR*](#), 10/1/2013

OREGON: 600,000 Oregonians Will Not Be Able To Sign On The "Cover Oregon" Website. "This means the 600,000 or so Oregonians currently without health insurance can't yet begin signing up for guaranteed-acceptance insurance options directly through the Cover Oregon website." [*The Associated Press*](#), 10/1/2013

PENNSYLVANIA: Obamacare Exchange Serving Pennsylvania Serves Up Early Glitches "The Affordable Care Act health insurance exchange intended to serve Pennsylvania got off to a rough start. As of late Tuesday morning, attempts to reach health insurance plans available to Pennsylvania residents were met with this message: 'Please wait ... We have a lot of visitors on our site right now and we're working to make your experience here better. Please wait here until we send you to the login page. Thanks for your patience!'" [*PennLive*](#), 10/1/2013

TEXAS: ObamaCare: Website Glitches Prevent Enrollment. For hours, Houston-area health care providers and I have been trying to log into the healthcare.gov site without luck. We can't see the dozens of plans that we have been told are available to individuals and families or the rates. [*Houston Chronicle's Health Zone*](#), 10/1/2013

WISCONSIN: Navigators Not Ready For Health Care Rollout. Wisconsin received about \$1 million in navigator training funds the Office of the Commissioner of Insurance didn't think would train enough navigators to inform the people about their health insurance options under the new law. [*Superior Telegram*](#), 10/1/2013

Several States Had Already Warned That Their Exchanges Will Not Be Ready or Will Face Serious Limitations.

COLORADO: Colorado Exchange Delays Signing Up for ObamaCare Online; Customers Will Have to Call a Call Center: Colorado said this week that people who want to apply for a tax credit will have to work through the state's customer-service center for at least the month of October. Colorado exchange managers revealed Monday during a board meeting that customers who want tax credits to make health insurance more affordable will have to call for help, rather than navigating the multi-million dollar computer system on their own. [*Health Policy Solutions*](#) (University Of Colorado-Denver), 9/24/2013

COLORADO: Colorado's Exchange Has Had To Delay Signing Up For ObamaCare Online. Colorado said that people who want to apply for a tax credit will have to work through the state's customer-service center for at least the month of October. [*The Wall Street Journal*](#), 9/25/2013

COLORADO: Colorado's ObamaCare Exchange Is Having Trouble Integrating Its Exchange System With The State's Medicaid System." "One of the most difficult IT jobs has been to integrate each health insurance exchange with its state Medicaid system. [*Reuters*](#), 9/28/2013

COLORADO : “Colorado’s Exchange Tested 100,000 Scenarios To See How Its Software Calculated Subsidies, And Got Error After Error.” (Sharon Begley, “Race To Get ObamaCare Online Sites Running Goes To The Wire,” [Reuters](#), 9/28/2013)

DISTRICT OF COLUMBIA: “Major Part” Of D.C. Obamacare Exchange Will Be Delayed; D.C. Citizens Will Be Unable To Determine Medicaid Eligibility Or Subsidy Eligibility. District officials announced Wednesday that a major part of a new health insurance system it is building under President Obama’s health-care overhaul will not be ready on Tuesday because of ‘a high error rate’ discovered during recent testing.” [The Washington Post](#) , 9/25/2013

FLORIDA: Floridians Will Face A Lack Of Competition In The ObamaCare Exchanges As Some Residents Will Only Have Two Plans To Choose From. “The insurance plans to be sold in Florida will be offered on a county-by-county basis, at the state’s request. Some Florida counties will have as few as two plans for consumers to choose from; and in some cases, they will originate with a single insurance company, Florida Blue and its subsidiaries. [Palm Beach Post](#), 7/30/2013

MARYLAND: Maryland Delaying Launch Of Small Business Exchange Until Next Year. The state has elected to delay enrollment for its small business exchange until the start of next year, when plans were supposed to take effect. [The Washington Post](#) , 9/23/2013

MINNESOTA: The Debut Of Minnesota’s Online Health Insurance Exchange Is Giving The Minnesota Management And Budget Commissioner A “Case Of Jitters.” “Tuesday’s debut of MNsure, the state’s online health insurance exchange, is giving Minnesota Management and Budget Commissioner James Schowalter a mild case of jitters-or so it seemed when we chatted Monday about the new insurance marketplace he headed in its early stages.” [Minneapolis Star Tribune](#), 9/30/2013

MINNESOTA: Minnesota Is Delaying The Option For Consumers “To Update Their Coverage To Reflect Life Events.” The Minnesota exchange is delaying a feature that would allow consumers to update their coverage to reflect life events such as the birth of a baby because that information won’t be needed right when sign-up begins. [The Associated Press](#) , 7/25/2013

OREGON: Oregon Has Delayed ObamaCare Signups Due To Glitches. Last month, Oregon said it wouldn’t allow individuals to enroll online on Oct. 1 until glitches with the system are worked out. [The Wall Street Journal](#), 9/25/2013

RHODE ISLAND: Rhode Island “Will Postpone A Feature That Allows Consumers To Enter The Names Of Their Doctors And Instantly Find Out What Insurance Plans They Accept.” The Rhode Island marketplace will postpone a feature that allows consumers to enter the names of their doctors and instantly find out what insurance plans they accept. Consumer advocates say such a tool is important to help winnow choices. Instead, shoppers will be steered to the doctor directories of individual plans. The federally run marketplaces will also lack ‘all-plan’ doctor directories. [The Associated Press](#) , 7/25/2013

WASHINGTON : Washington Small Business Exchange Will Only Have One Insurer Participating To Cover Certain Regions. In Washington state, only one insurance company signed up for the small business exchange, and it will only provide coverage to certain regions. Others will have no health insurance options when the portal opens next week. [The Washington Post](#) , 9/23/2013

WASHINGTON: Washington “Is Delaying Its Online-Chat Capability, As Well As Mobile Device Features.” “The marketplace in Washington state is delaying its online-chat capability, as well mobile device features that would enable consumers to check their enrollment status. [*The Associated Press*](#), 7/25/2013

Minnesota And Wisconsin Warning Of "Glitches and Limitations." State-run small business exchanges are set to open on schedule, but government officials have in the last few weeks warned that the programs in both states might have some glitches or limitations when they first launch. [*The Washington Post*](#), 9/23/2013

“Some States Are Delaying Online Tools ...” Struggling with a deadline crunch, some states are delaying online tools that could make it easier for consumers to find the right plan when the markets go live on Oct. 1. [*The Associated Press*](#), 7/25/2013

Officials Have Been Struggling for Months to Meet October 1 Rollout

According To A Person Working On The Exchange, “We Named It The Tyranny Of The October 1 Date.” “People working on the project knew that Oct. 1 was set in stone as a launch date. ‘We named it the tyranny of the October 1 date,’ said a person close to the project.” [*The Washington Post*](#), 10/22/13

Health Law Hits Late Snags As Rollout Approaches .Obama administration officials scrambling to get the health law's insurance marketplaces ready to open on Tuesday keep hitting technical problems, while government-funded field workers across the country say they aren't fully prepared to help Americans enroll in the program. [*The Wall Street Journal*](#), 9/29/2013

The Exchanges Will Be On “Web Sites That May Be Incomplete, Vulnerable To Glitches And Perhaps Not Ready For An Onslaught Of Customers.” Many of the 16 directors of state-run exchanges are describing October as a ‘soft launch’ period, when Americans can start exploring their coverage options – but on Web sites that may be incomplete, vulnerable to glitches and perhaps not ready for an onslaught of customers. [*The New York Times*](#), 9/29/2013

“Consumers In 36 States” Could Be Affected By Glitches In The Obamacare Exchanges. If not resolved by the Oct. 1 launch date, the problems could affect consumers in 36 states where the federal government is running all or part of the exchanges. About 32 million uninsured people live in those states, but only a fraction of them are expected to sign up in the next year. [*The Wall Street Journal*](#), 9/19/2013

The Federal Government Is “Having Readiness Problems Of Its Own” In Implementing The Exchanges. The federal government, which will operate all or part of the exchanges in more than 30 states that declined to create their own, mostly because of political opposition to the law, is having readiness problems of its own. In one example, the Obama administration said on Thursday that small businesses would not be able to buy coverage online through federally run exchanges until November. [*The New York Times*](#), 9/29/2013

In Preparation For The Opening Of The Health Exchanges Today, Obama Officials “Keep Hitting Technical Problems.” Obama administration officials scrambling to get the health law’s insurance marketplaces ready to open on Tuesday keep hitting technical problems, while government-funded field workers across the country say they aren’t fully prepared to help Americans enroll in the program. [*The Wall Street Journal*](#), 9/29/2013

HHS Inspector General: Obamacare Months Behind In Testing IT Data Security, Misses Deadlines. As a result, experts say, the exchanges might open with security flaws or, possibly but less likely, be delayed. The most likely serious security breach would be identity theft, in which a hacker steals the social security numbers and other information people provide when signing up for insurance. [*Reuters*](#), 8/6/2013

Obamacare Official: “Let’s Just Make Sure It’s Not a Third-World Experience.” The Obama administration is worried that the rollout of the exchanges will be chaotic, given the law’s complexity and unrealistic deadlines. [*Forbes*](#), 3/22/2013

Entities That Are Supposed To Increase Enrollment In The Exchanges “Haven’t Yet Had A Chance To Preview The Systems.” Nonprofit groups and brokers that will help enroll consumers in the marketplaces, known as exchanges, say they haven’t yet had a chance to preview the systems. Technical problems have limited certification for some nonprofit workers involved. And some of these groups say they haven’t fully staffed up for the influx. [*The Wall Street Journal*](#), 9/29/2013

The People Who Are Supposed To Help Enroll Americans If The Computer Systems Don’t Work Properly Aren’t Fully Ready Either.” The people who are supposed to help enroll Americans if the computer systems don’t work properly aren’t fully ready either. [*The Wall Street Journal*](#), 9/29/2013

The Administration Has Had Trouble Following Its Own Law: Missing Legal Deadlines, Delaying Key Components, and Fumbling Implementation

Obama Administration Has Missed Half Of Obamacare's Legally Imposed Implementation Deadlines. The CRS, Congress’ non-partisan in-house think tank, compiled 82 deadlines that the Affordable Care Act mandates upon the first three years of its own implementation. Remarkably, it turns out that the White House has missed half of the deadlines legally required by the ACA. [*Forbes*](#), 8/18/2013

HHS Delays Basic Health Plan Option Until 2015. Under the so-called Basic Health Program, some states had planned to offer government insurance to people who don’t qualify for Medicaid, but who would be hard pressed — even with federal subsidies — to afford the premiums and cost-sharing of plans offered in the new insurance marketplaces. Those earning up to twice the federal poverty level, or about \$47,000 for a family of four, would have been eligible. The Department of Health and Human Services on Wednesday said it basically ran out of time to put out guidelines to get the program running by 2014. [*Kaiser Health News*](#), 2/7/2013

The Obama Administration Announced That It Would Delay The Obamacare Penalty On Businesses That Don’t Provide Health Insurance Until 2015. Businesses won’t be penalized next year if they don’t provide workers health insurance after the Obama administration decided to delay a key requirement under its health-care law, two administration officials said. [*Bloomberg*](#), 7/2/2013

In Its Announcement, The Treasury Department Conceded That The Mandate's Delay Was Due To "Concerns About The Complexity Of The Requirements." "We have heard concerns about the complexity of the requirements and the need for more time to implement them effectively." [*U.S. Department Of Treasury's Notes Blog*](#) , 7/2/2013

"The Reason For The Delay, We're Told, Is Incompetence." The administration's story is that it simply couldn't find a way to implement the insurance reporting requirements on employers within the time frame set out in the law. [*Politico*](#), 7/4/2013

Employer Mandate? Never Mind. But all of a sudden on Tuesday evening Mark Mazur—you know him as the deputy assistant Treasury secretary for tax policy—published a blog post canceling the insurance reporting rules and tax enforcement until 2015 as Washington began to evacuate for the long Independence Day weekend. [*The Wall Street Journal*](#), 7/3/2013

The Employer Mandate Delay May Have Drastic Consequences. By suspending the data reporting requirements of the Employer Mandate, it will be impossible to properly enforce the individual mandates or to reliably determine who is eligible for premium subsidies on the Exchanges. [*Forbes*](#), 7/12/2013

"..Without The Employer Penalty, It Will Be Even More Attractive An Option For Employers To Let Them Go To The Exchanges... And Shut Down Their Own Health Plans." [*Forbes*](#), 7/12/2013

Health Insurance Marketplaces Will Not Be Required To Verify Consumer Claims. After encountering "legislative and operational barriers," the federal government will not require the District and the 16 states that are running their own marketplaces to verify a consumer's statement that they do not receive health insurance from their employer. [*Washington Post*](#), 7/5/2013

Delay Of Obamacare's Employer Mandate Exacerbates An Already Bad Situation. At the end of July, the National Federation of Independent Business (NFIB) told a congressional panel that the employer mandate delay only "exacerbates questions" about the administration's "ability to implement and administer (Obamacare) in any type of cost-effective and fair manner." [*Forbes*](#), 8/5/2013

Obamacare's Employer Mandate Delay Creates Two Big Problems. First, the delay implies that Congressional Budget Office (CBO) scores of government health spending will become even less realistic than they currently are. Second, employers who take advantage of the delay will be on very shaky legal grounds. [*Forbes*](#), 7/27/2013

"The CBO Is Supposed To Score Bills ...Not Administrative Decisions That May Not Even Be Legal." The CBO seems to have deleted at least \$10 billion of tax revenue from its PPACA estimates. [*Forbes*](#), 7/27/2013

"The White House Seems To Regard Laws As Mere Suggestions, Including The Laws It Helped To Write." On the heels of last week's one-year suspension of the Affordable Care Act's employer mandate to offer insurance to workers, the Administration is now waiving a new batch of its own Obamacare prescriptions. [*Wall Street Journal*](#), 7/7/2013

"...Democrats Passed A Bill That Is So Large And Convolutd That Even They Can't Implement It In Practice." Now that they are discovering how difficult it is to remake one-sixth of the U.S. economy, they are rewriting the law as they go and telling Americans they have no choice but to live with the consequences. [*Wall Street Journal*](#), 7/7/2013

Online Enrollment in Obamacare Small Business (SHOP) Exchanges Delayed Until After October 1. The administration said Thursday that small business owners who want to use insurance markets designed especially for them will have to wait until sometime in November before they can finish their sign-ups. They still can start shopping right away on Oct. 1. [Associated Press](#), 9/25/2013,

Certain SHOP Features Already Delayed. And earlier in the year, the administration said it would delay by a year a SHOP feature providing employees more flexibility to choose their health plans. Sources said there's been very little information about how applications will be transmitted from federal-run SHOPs to insurers selling the health plans, prompting the delay. [Politico](#), 9/26/2013

Small Businesses Exchange Options Limited For At Least A Year. Under the Small Business Health Options Program, business owners would choose a level of coverage, and their workers could pick among competing plans that qualify. Under a new proposal from federal regulators, each business owner would still have their pick of insurance from several providers. But businesses would be limited to choosing a single plan to cover all their employees. An expansion of more options would not come until at least 2015. [CNNMoney](#), 4/4/2013

70% Of Workers Say Their Employers Haven't Told Them How Their Benefits Could Change. When insurer Aflac conducted its annual open-enrollment survey this year, the researchers got a surprise: Not only have about 70% of employees heard nothing about how their health benefits will be affected, but only 9% of companies said they are "very prepared" to start making the changes the law requires. [CNNMoney](#), 9/18/2013

The Obama Administration Has Delayed A Key Provision In President Obama's Health Care Reform Law That Would Limit Out-Of-Pocket Insurance Costs For Consumers Until 2015. [The Hill's Health Watch](#), 8/13/2013

The Little-Noticed Delay Was Outlined In February, But "Was Obscured In A Maze Of Legal And Bureaucratic Language That Went Largely Unnoticed." " [The New York Times](#) , 8/13/2013

The Obama Administration Has Weakened The Training Requirements For Obamacare's Navigators' Program. With time running short before enrollment kicks off Oct. 1, the Obama administration last week cut back on training requirements for these 'navigators.' Officials were concerned there might not be enough time to do more-extensive training before the health-insurance exchanges open. [The Wall Street Journal](#), 8/5/2013

Obamacare's Program To "Recruit And Train Workers" To Help People Sign Up For Obamacare Is "Barely Off The Ground In Many States." "Opening day for the new health-insurance marketplaces is two months away, but efforts to recruit and train workers to help people enroll are barely off the ground in many states. [The Wall Street Journal](#), 8/5/2013

Administration Awards \$67M To 'Navigators' Promoting Obamacare. The funding opportunity for navigators was initially pegged at "up to" \$54 million, but HHS awarded \$67 million in grants Thursday. The awardees included community organizations, universities and healthcare centers. A list of all the Obamacare navigators is available [here](#). [The Hill](#), 8/15/2013

Not One Navigator Has Been Hired Yet Under The \$2 Million Grant Obtained By The Ohio Association Of Food banks. [The Associated Press](#), 9/9/2013

“The New Timetable For Qualified Plan Agreements Is The Latest In A Series Of Delays For Obamacare.”

The Obama administration has delayed a step crucial to the launch of the new health care law, the signing of final agreements with insurance plans to be sold on federal health insurance exchanges starting October 1.

[Reuters](#), 8/28/2013

OBAMACARE | UNAFFORDABLE

Obamacare's Impact Bears Down on the Economy: Increasing Uncertainty, Reducing the Labor Supply, and Costing Jobs

Federal Reserve: "Employers in several [Federal Reserve] Districts cited the unknown effects of the Affordable Care Act as reasons for planned layoffs and reluctance to hire more staff." [*Federal Reserve*](#), 3/6/2013

CBO: Obamacare Discourages Work. "The expansion of Medicaid and the availability of subsidies through the exchanges will effectively increase beneficiaries' financial resources. Those additional resources will encourage some people to work fewer hours or to withdraw from the labor market. In addition, the phase-out of the subsidies as income rises will effectively increase marginal tax rates, which will also discourage work." [*CBO*](#), 8/18/2010

Obamacare Reduces Reward for Work. As the Princeton economists Alan B. Krueger, who has held positions in the Obama administration, and Uwe E. Reinhardt, my Economix colleague, explain, health insurance premium assistance "would present millions of low-income American families with total marginal tax rates in excess of 75 percent." They add, "Such high marginal tax rates may well make unemployment and welfare an attractive alternative to working." [*New York Times*](#), 3/6/2013

Study Shows Health Insurance Tax to Cost 146,000 to 262,000 Private-Sector Jobs. NFIB's Research Foundation has issued the following update to the previous 2011 study on the impact of the Health Insurance Tax (HIT) as a result of the Patient Protection and Affordable Care Act (PPACA): The Research Foundation's BSIM (Business Size Impact Module) predicts the rise in cost of employer-sponsored insurance stemming from the HIT will result in a reduction in private sector employment of 146,000 to 262,000 jobs by 2022, with 59 percent of the job losses coming from small businesses. [*NFIB*](#), 3/19/2013

The Obamacare Marriage Penalty. Most individuals that previously obtained exchange subsidies would lose some subsidies when becoming married. For a couple that has two individual earners between 100 percent and 400 percent of the Federal Poverty Level, choosing to get married would experience further increases in effective marginal tax rates—between 10 percent and 24 percent. [*Heritage Foundation*](#), 3/11/2013

Obamacare Hurts Hiring, Costs Jobs, and Reduces Worker Hours

Hurts Hiring

71% Of Small Businesses Say The Health Care Law Makes It Harder To Hire. [*United States Chamber Of Commerce Q2 Small Business Outlook Study*](#), 6/21-7/8/2013

61 Percent Do Not Have Plans To Hire In The Next Year. [*United States Chamber Of Commerce Q2 Small Business Outlook Study*](#), 6/21-7/8/2013

On Main Street, Obamacare Hurts Hiring. "Companies are really not interested in hiring full-time people. That's really the issue with Obamacare," Express Employment Professionals boss Bob Funk told CNBC. [*CNBC*](#), 9/23/2013

Gallup: 41% Of Small-Business Owners Say They Have Held Off On Hiring New Employees And 38% Have Pulled Back On Plans To Grow Their Business. [Gallup](#), 5/10/2013

Gallup: Forty-eight Percent Of U.S. Small-Business Owners Say The 2010 Affordable Care Act (ACA) Is Going To Be Bad For Their Business. 55% of small-business owners expect the money they pay for healthcare to increase. [Gallup](#), 5/10/2013

The U.S. Chamber Of Commerce Found That 49 Percent Of Small Business Cite Obamacare As A Challenge That Small Business Owner's Face Today. [United](#), 6/21-7/8/2013

Accountants See Obamacare Hurting Business Hiring. "Nearly two-thirds of accounting professionals in a new poll believe the Affordable Care Act will make it less likely for businesses to hire new employees in the next year." [Accounting Today](#), 7/16/2013

White House Continues To Insist that Obamacare Is Having No Effect On Hiring – Kathleen Sebelius and Jay Carney continue to ignore the facts. Between Jan. 1 and June 30, according to the Bureau of Labor Statistics, the economy added 833,000 part-time jobs and lost 97,000 full-time jobs, for net creation of 736,000 jobs. [The Wall Street Journal](#), 10/10/13

Reduces Worker Hours and Reduces Business Expansion

27 Percent Say They Will Cut Hours Or Reduce Full Time Employees, 24 Percent Will Reduce Hiring, And 23 Percent Plan To Replace Full Time Employees With Part-Time Workers. [United States Chamber Of Commerce Q2 Small Business Outlook](#), 6/21-7/8/2013

A Reuters Analysis Found That Businesses Are Cutting Back Worker Hours And Choosing Not To Expand Their Business Past 50 Employees. Some businesses are holding their headcount below 50 and others are cutting back the work week to under 30 hours to avoid providing health insurance for employees, according to the staffing and payroll executives. [Reuters](#), 8/21/2013

Low-Paying Sectors Have Accounted For 45 Percent Of The Nation's Payroll Additions So Far This Year - "One Possible Reason For The Recent Trend Is The New Health Care Law." [USA Today](#), 8/4/2013

Estimated 2.3 Million Workers Nationwide, Including 240,000 In California, At Risk Of Losing Hours According To Research By UC Berkeley. All this comes at a time when part-timers are being hired in greater numbers as U.S. employers look to keep payrolls lean. [Los Angeles Times](#), 5/2/2013

Obamacare Spurs Shift Away From 30-34-Hour Workweek. Even as the number of people working has grown by 2.2 million, or 1.6%, over the past year, the number clocking 30 to 34 hours a week has shrunk. In the second quarter, the number of workers putting in 30 to 34 hours at their primary job fell by a monthly average of 146,500, or 1.4%, from a year earlier. By comparison, the number working 25-29 hours per week in their primary job rose by 119,000, or 2.7%. [Investor's Business Daily](#), 8/05/2013

Running List: 351 Employers Who Have Cut Hours Or Employees Because Of Obamacare. That's right, a list of 351 employers who have cut hours or number of employees due to Obamacare. [Investors.com](#), 10/17/2013

16,500 Working Fewer Hours Due To Obamacare Mandate. An IBD search of employer announcements revealed workweek cuts for 16,500 workers as Obamacare penalties drew closer. That number barely scratches the surface of the law's real impact because it excludes the vast majority of cases in which employers have announced cuts without putting a number on the workers facing reduced hours.

[*Investor's Business Daily*](#), 7/3/2013

Alabama Restaurant Owner Reducing Hours, Considers Closing, Due To Obamacare. Pofolks restaurant owner Ron Jones employs anywhere from 30- to 40 area residents on a full or part-time basis. Jones will cut down on full staff and hours to avoid paying employee health insurance. Jones says employee insurance implementation would put him out of business. [*The Weekly Standard*](#), 8/30/2013

Subway Franchisee: "To Tell Somebody That You've Got To Decrease Their Hours Because Of A Law Passed In Washington Is Very Frustrating To Me." [*NBC News*](#), 8/13/2013

Instead Of Paying Hundreds Of Thousands Of Dollars In Health Care Costs Cities And Counties Are Reducing The Hours Of Their Part-Time Employees. [*The Washington Post*](#), 8/22/2013

Video: Missouri Workers Face Cut Hours due to Obamacare. [*KMOV-MO*](#), 9/27/2013

Video: Trigs Grocery Store in WI Forced to Cut Hours due to Obamacare. [*WJFW*](#), 7/25/2013

Employers Around The Country Reducing Employee Hours Because They Can't Afford Obamacare. Fast-food franchises to colleges have told NBC News that they will be cutting workers' hours below 30 a week because they can't afford to offer the health insurance mandated by Obamacare. [*NBC News*](#), 8/13/2013

Nation's Biggest Movie Theater Chain Cuts Workweek, Blaming Obamacare. Regal Entertainment Group, which operates more than 500 theaters in 38 states, last month rolled back shifts for non-salaried workers to 30 hours per week, putting them under the threshold at which employers are required to provide health insurance. The Nashville-based company said in a letter to managers that the move was a direct result of Obamacare. [*Fox News*](#), 4/15/2013

Cleveland Clinic Announces Job Cuts to Prepare for Obamacare. The world-renowned Cleveland Clinic said on Wednesday it would cut jobs and slash five to six percent of its \$6 billion annual budget to prepare for President Barack Obama's health reforms. [*Reuters*](#), 9/18/2013

City of Long Beach Limiting Part-Time Employees to Fewer Hours. It is limiting most of its 1,600 part-time employees to fewer than 27 hours a week, on average. City officials say that without cutting payroll hours, new health benefits would cost up to \$2 million more next year, and that extra expense would trigger layoffs and cutbacks in city services. [*Los Angeles Times*](#), 5/2/2013

A Houston Home Construction Owner Says That Obamacare Has Forced Him To End A Health Care Plan That His Employees Loved. [*The Wall Street Journal*](#), 9/25/2013

In Florida, Two Of Tampa's "Premiere Public Colleges," Hillsborough Community College And St. Petersburg College, Are Cutting Adjunct Faculty Members' Hours To Comply With Obamacare. [*Tampa Tribune*](#), 7/15/2013

Tallahassee Community College Public Safety Officer Was Notified That His Hours Would Be Cut Due To Obamacare. Recently he was told come July 1st, his hours will be cut from about 40 to a low of 24 so the college won't have to pay him health insurance due to the Affordable Care Act. As a result, the divorced father of nine children is now facing a 40 percent pay cut. [WCTV-FL](#), 6/21/2013

Indiana's Fort Wayne Community Schools Have "Reduced Hours For 610 Of Its 4,050 Employees. In Indiana's Fort Wayne Community Schools district, one of the state's largest, administrators reduced hours for 610 of its 4,050 employees, including substitute teachers and support staff, who were working 30 or more hours a week. [Reuters](#), 8/14/2013

Virginia Community College Professors Will See Their Hours Cut Due To Obamacare. Many adjunct instructors at Virginia's 23 community colleges will see their hours cut starting this summer thanks to Virginia's response to the new federal health reform law. [Associated Press](#), 4/24/2013

Land's End Reducing Hours For Part-Time Employees. In an internal memo leaked to 27 News, Lands' End informed part-time employees in February that they would see a reduction to 29 hours a week or less due to the Affordable Care Act. The memo states: "For some of you, working less hours may be what you wanted. For others, these new governmental guidelines may be very difficult. These guidelines applies to all companies in the US (unless they have less than 50 employees or are non-profit)." [WKOW](#), 8/21/2013

Sea World to Cut Hours for Part-Time Workers. SeaWorld confirmed the move Monday in a brief written statement to the Orlando Sentinel. The company operates 11 theme parks across the United States and has about 22,000 employees — nearly 18,000 of whom are part-time or seasonal workers. It has more than 4,000 part-time and seasonal workers in Central Florida. [Orlando Sentinel](#), 9/9/2013

Buca di Beppo Restaurant Chain reduces hours for about 400 workers. About 400 workers from Orlando-based Earl Enterprises, primarily in its Buca di Beppo restaurant chain, have had their hours cut to less than 30 a week across the country. [Orlando Sentinel](#), 7/8/2013

Fatburger Fast-Food Restaurants and others Cutting Worker Hours. Many companies at the International Franchise Expo in New York City last month acknowledged they've been adopting that slash-and-share method, cutting hours and splitting workers. [CNNMoney](#), 7/8/2013

Nearly 200 College Campuses Cut Adjunct Hours Due To Obamacare. [Investor's Business Daily](#), 9/25/2013

More Restaurants Replace Full-Timers, Concerned About Insurance. For the entire U.S. workforce, employers have added far more part-time employees in 2013—averaging 93,000 a month, seasonally adjusted—than full-time workers, which have averaged 22,000. Last year the reverse was true, with employers adding 31,000 part-time workers monthly, compared with 171,000 full-time ones. [The Wall Street Journal](#), 7/14/2013

CKE Restaurants Inc., Owner Of Carl's Jr. And Hardee's chains, Last Year Began Hiring Part-Time To Replace Full-Time Workers. White Castle Management Co., which has more than 400 burger restaurants, said it is considering hiring only part-time workers. [The Wall Street Journal](#), 7/14/2013

Owner of 11 Del Taco Restaurants Around Denver, Converting Full-Time Workforce Into Mostly Part-Time Help To Minimize Health-Care Costs. He estimates the costs could have climbed by as much as \$400,000 a year without the change. [The Wall Street Journal](#), 7/14/2013

Nebraska Wendy's Franchise Cuts Hours To Avoid Obamacare. A Wendy's fast-food franchise in Nebraska is cutting the hours of non-management employees so its owners won't be required to pay health benefits. As a result, about 100 Wendy's workers in Omaha have been told their hours are being cut. [*MSN Money*](#), 1/9/2013

Labor Unions: Obamacare Will 'Shatter' Our Health Benefits, Cause 'Nightmare Scenarios.' Leader says Obamacare will "shatter not only our hard-earned health benefits, but destroy the foundation of the 40 hour work week that is the backbone of the American middle class" because it encourages employers to cut hours and hire fewer full-time employees. [*Forbes*](#), 7/15/2013

Layoffs and Lost Jobs

International Franchise Association: Up To 3.2 Million Full-Time Jobs At Risk. With over one-third of franchise employees in every state at risk, over 300,000 in California, almost 200,000 jobs in Florida and over 110,000 jobs in Pennsylvania, no one is safe from the pain of job loss under Obamacare. [*Hudson Institute*](#), 9/2011; [*Testimony Before Ways and Means*](#), 3/22/2013

Texas Cici's Pizza Franchise Owner Forced To Sell His Businesses. "It is a crying shame when government actually causes to you shrink your business rather than grow your business and provide additional employment for the economy." [*Fox News*](#), 9/22/2013

"..Nation's Most Vulnerable Workers Will Bear The Brunt" Of Obamacare Mandate. What's worse, the nation's most vulnerable workers will bear the brunt of the mandate's ill effects, since they're most likely to hold the kind of jobs companies are cutting. [*Forbes*](#), 8/5/2013

Video: West Palm Beach Restaurant Struggling With Uncertainty from Obamacare. [*WPEC-FL*](#), 9/28/2013

Obamacare Forcing Layoffs At Prominent Kentucky Restaurant. Joe Bologna the owner, of a prominent Lexington, Kentucky restaurant, will have to reduce his business's hours of operations and cut employees. [*Washington Free Beacon*](#), 8/28/2013

101 Peninsula Regional Medical Center Employees Have Recently Learned That They Will Be Laid Off Partly Due To Obamacare. [*WBOC*](#), 9/18/2013

Sioux City Insurance Office To Close, 106 Local Jobs Lost. Citing concerns about the new federal health insurance law, Wellmark Blue Cross/Blue Shield said Wednesday it will shutter its First Administrators office in Sioux City, eliminating 106 jobs. [*Sioux City Journal*](#), 7/10/2013

Obamacare's Medical Device Tax Forcing Stryker Corporation To Lay Off A 1,000 Employees And Slash Its Research And Development Budget By 20 Percent. According to some reports, Kalamazoo based Stryker has laid off more than a thousand people because of it, and owes the federal government upwards of \$100 million dollars this year alone. [*WWMT*](#), 9/9/2013

Medical Device Tax Costs Thousands of Jobs. Medical device makers say implementation of the tax could jeopardize about 43,000 jobs nationwide in a \$64.7 billion industry. They say companies have shed about 6,000 jobs in the past year, some in anticipation of the tax, while others might scuttle expansion plans or cut back on research that can lead to medical breakthroughs. [*AP*](#), 12/28/2012

Medical Device Tax Blamed for Welch Allyn Layoffs. The Skaneateles Falls, NY-based manufacturer of medical diagnostic and therapeutic devices, cardiac defibrillators, patient monitoring systems, and miniature precision lamps says it will eliminate around 275 jobs over the next three years through voluntary and involuntary measures. [MDDI](#), 9/11/2012

Another Obamacare Casualty: 100 workers At Smith & Nephew. Global medical technology firm Smith & Nephew announced the layoff of almost 100 workers at its Tennessee and Massachusetts plants — and placed blame for the drawdown firmly at the feet of Obamacare. [Washington Times](#), 2/1/2013

Obamacare Causes American Families to Lose Existing Coverage

Thousands Get Health Insurance Cancellation Notices. Cancellation notices, which began arriving in August, have shocked many consumers in light of President Barack Obama's promise that people could keep their plans if they liked them. [NBC News](#), 10/18/2013

Could Obamacare Cause More People to LOSE Coverage Than Gain It? Early estimations show 16 million Americans are expected to lose their current insurance plan since stringent requirements in the ACA make the grandfather status nearly impossible to maintain. The CBO estimated only 7 million will enroll through the exchanges, so if this trend continues, it is possible more people will lose their current coverage than gain in under Obamacare. [Heritage Foundation](#), 10/18/2013

Firms Dropping Rather Than Upgrading Cheapest Health Plans. The nation's largest provider of security guards plans to discontinue its lowest-cost health plans and steer roughly 55,000 workers to new government-sponsored insurance exchanges for coverage next year. [The Wall Street Journal](#), 9/25/2013

Ahead Of The Launch Of The Obamacare Exchanges, Health Benefits Consultants Know Of Companies That Will Stop Offering Health Insurance To Their Full-Time Employees. "The breadth of the trend isn't clear, as employers scramble to finalize their 2014 health-care offerings. Analysts have long speculated that the launch of the insurance exchanges could prompt some employers to drop health coverage. But benefits consultants said they know of few companies now providing insurance that won't offer it to full-time workers next year." [The Wall Street Journal](#), 9/25/2013

Video: Bowling Alley Forced To Drop Health Coverage For 150 Workers. [WRGT-OH](#), 10/22/2013

CALIFORNIA: 8,000 Californians Will Be Forced "To Find New Coverage." UnitedHealth said it had notified state regulators that it would leave the state's individual market at year-end and force about 8,000 customers to find new coverage. [Los Angeles Times](#), 7/2/2013

CALIFORNIA: In California, Aetna Will Discontinue Individual Consumer Plans In California As Obamacare Continues To Be Enacted. Aetna Inc. will stop selling health insurance to individual consumers in California at the end of the year, withdrawing as the federal health law is expected to reshape the market in 2014. [The Wall Street Journal](#), 6/14/2013

CALIFORNIA: 49,000 Will Lose Their Health Care Plan. Aetna said it currently has about 49,000 individual policyholders in California. In 2011, when it had substantially bigger membership, it was the fourth-biggest player in the state's consumer market, with about 5.2% of the plans sold that year, according to a report from Citigroup Inc. [The Wall Street Journal](#), 6/14/2013

CALIFORNIA: Health Insurer UnitedHealth Is Exiting The California's Individual Health Insurance Market As Obamacare Continues To Be Implemented. The nation's largest health insurer, UnitedHealth Group Inc., is leaving California's individual health insurance market, the second major company to exit in advance of major changes under the Affordable Care Act. [Los Angeles Times](#), 7/2/2013

FLORIDA: Florida Blue Terminating 300,000 Policies. Florida Blue, for example, is terminating about 300,000 policies, about 80 percent of its individual policies in the state. [NBC News](#), 10/18/2013

INDIANA: Kroger's Indiana Contract Dropping Spousal Health Benefits Could Become A Model For Companies. The contract, which takes effect Jan. 1, applies to 5,800 Kroger workers in Indiana and puts the Cincinnati-based grocery chain at the leading edge of a growing movement to restrict or eliminate spousal coverage. [IndyStar](#), 9/9/2013

MARYLAND: Obamacare Has Also Forced Aetna To Rescind New Health Insurance Products For Marylanders. Aetna and Coventry combined insure 13,000 individual members in Maryland and 620,000 individuals nationwide. [Reuters](#), 8/2/2013

NEW JERSEY: Obamacare To End Health Plan Used By 100,000 New Jerseyans. About 106,000 people in the Garden State are insured under what are known as "basic and essential," or B&E, health care plans, according to state data. About 71 percent of those covered by the individual health market have a B&E plan. Soon no longer. [N.J. News](#), 8/18/2013

PENNSYLVANIA: Health Plans Drop Working Spouses. The higher charges and exclusions for spouses are part of a national trend that's hitting home in Western Pennsylvania. [Trib Live](#), 8/20/2013

VIRGINIA: Some Working Spouses Of University Of Virginia Employees Will Lose Access To Coverage. Spouses who have access to 'affordable health care that provides minimum value,' as defined by the Affordable Care Act, through another employer will no longer be eligible for the U.Va. plan. [University Of Virginia](#), 8/21/2013

Whole Foods Reconsidering Health Benefits For Workers. At upscale grocer Whole Foods, workers who put in 30 hours a week already get full health benefits. Still, John Mackey, co-founder and co-CEO of the grocery chain, said the company may still be forced to reconsider its full-time staffing levels, because the proposed rules include more expensive benefit requirements. [Yahoo Finance](#), 2/20/2013

Wegmans Cuts Health Benefits For Part-Time Workers. Several Wegmans employees confirmed part-time health benefits had been cut and said the company said the decision was related to changes brought about by the Affordable Care Act. [The Buffalo News](#), 7/11/2013

Walgreens To Shift Health Plan for 160,000 Workers. The drugstore giant disclosed a plan to provide payments to eligible employees for the subsidized purchase of insurance starting in 2014. The plan will affect roughly 160,000 employees, and will require them to shop for coverage on a private health-insurance marketplace. [The Wall Street Journal](#), 9/18/2013

Trader Joe's Dropping Health Coverage For Part-Time Workers Under Obamacare. After extending health care coverage to many of its part-time employees for years, Trader Joe's has told workers who log fewer than 30 hours a week that they will need to find insurance on the Obamacare exchanges next year, according to a confidential memo from the grocer's chief executive. [Huffington Post](#), 9/11/2013

UPS Will Drop 15,000 Employee Spouses Nationwide From Its Health Care Plan Due To

Obamacare. United Parcel Service Inc. plans to remove thousands of spouses from its medical plan because they are eligible for coverage elsewhere. The Atlanta-based logistics company points to the Affordable Care Act, or Obamacare, as a big reason for the decision. [*Atlanta Business Chronicle*](#), 8/21/2013

More Companies Barring Spousal Coverage. Last year, 4 percent of companies barred coverage of spouses, according to Towers Watson, a human resources consulting firm. Next year, that figure's expected to climb to 12 percent. [*IndyStar*](#), 9/9/2013

Securitas Will Join "More Than 1,200 Employers" That Are Dropping Their Plan. The U.S. arm of Sweden's Securitas AB SECU-B.SK is among more than 1,200 employers that offer the kind of bare-bones health plans that must be phased out beginning Jan. 1 under the health-care law. [*The Wall Street Journal*](#), 9/25/2013

IBM to Move Retirees Off Health Plan. IBM plans to move about 110,000 retirees off its company-sponsored health plan and instead give them a payment to buy coverage on a health-insurance exchange, in a sign that even big, well-capitalized employers aren't likely to keep providing the once-common benefits as medical costs continue to rise. Few employees can now count on big companies to provide retirement health care. Only 28% of large companies that offer health benefits to employees offered retiree coverage in 2013, down from 34% in 2006 and 66% in 1988, according to a 2013 survey by the Kaiser Family Foundation. [*The Wall Street Journal*](#), 9/7/2013

Obamacare Increases Health Care Premiums And Expenses

Obamacare Deductibles A Dose Of Sticker Shock. If the 33-year-old single father wants the same level of coverage next year as what he has now with the same insurer and the same network of doctors and hospitals, his monthly premium of \$233 will more than double. If he wants to keep his monthly payments in check, the Carpentersville resident is looking at an annual deductible for himself and his 7-year-old daughter of \$12,700, a more than threefold increase from \$3,500 today. [*Chicago Tribune*](#), 10/13/2013

More Patients Asked to Pay Before Seeing Doctor as High Deductibles Spread . The trend of patients paying up-front for health care is only being accelerated by Obamacare. Many of the law's low-premium plans have high deductibles and other out-of-pocket cost sharing. [*Bloomberg*](#), 10/14/2013

Middle Class Adults Seeing That They Will Carry the Burden of Obamacare. More and more middle class adults are seeing their premiums soar because of Obamacare. One man that has a family of four in the San Francisco area has realized that he makes \$1,000 over the amount for which he would qualify to get subsidies - "That last lousy \$1,000 of income will cost me \$11,532!" [*SFGate*](#), 10/9/2013

Insurance Premium Increases Shock Charlotte Consumers. Across North Carolina, thousands have been told that their plans have been cancelled or that they will have to pay significantly more. One resident reports that his premium increase will be almost \$12,000 annually because his current plan does not meet Obamacare's standards. [*CharlotteObserver.com*](#), 10/8/2013

Daily Kos Blogger: Obamacare Will Double My Premiums . Tirge Caps, a blogger at Daily Kos, [*says*](#) that in 2013, pre-Obamacare, he pays \$150 a month for a health insurance plan from Kaiser. His wife pays \$168. However, under Obamacare, their rates will nearly double, to \$284 and \$302, respectively. [*National Review Online*](#), 10/15/2013

Pricey Premiums Challenge For New York Health Care Exchange. For New York City residents, premiums for insurance policies on the state's newly opened health care exchange are more expensive than almost anywhere else in the country. Even in the lowest-priced private insurance tier, which is subsidized by the federal government, a single young person could spend as much as one-quarter of his or her total income on premiums and deductibles before receiving positive financial benefits. [The New York World](#), 10/21/2013

More New Jersey Residents Encounter Rate Shock. One man says his new plan will still most likely cost close to \$10,000 a year and won't have any of his doctors in network. To get a plan similar to the one he has now, he'd actually have to pay more money. Across New Jersey and throughout the country many people, especially those in their 50s and 60s, are experiencing a bit of "sticker shock" as they shop for insurance. Plans cost thousands of dollars per year and many come with deductibles that are a couple thousand more. [Newark Star Ledger](#), 10/20/2013

Many Callers to Connecticut Exchange Complain About High Prices. "It's too expensive" and "I can't afford it" are the most frequent forms of feedback from callers in Connecticut. [The CT Mirror](#), 10/11/13

Top Obamacare Complaints: "The Costs Are Too High" One North Carolina reader was upset to learn her current \$267 a month plan was being canceled and the cheapest option on the exchange would cost her family \$750 a month. They don't qualify for a subsidy. Others were surprised to see how high the deductibles and out-of-pocket costs were in some plans. Deductibles for bronze plans, which carry the cheapest monthly charges, can run \$5,000 to \$6,000. [CNNMoney](#), 10/21/2013

Top Obamacare Complaints: "My Employer Is Raising My Premium" Several readers with employer-sponsored insurance say their premiums are going up for 2014, and blaming Obamacare. Companies are also changing their plans because of Obamacare. [CNNMoney](#), 10/21/2013

Obamacare Raising Premiums, Hurting Middle, Lower Class. Obamacare forcing citizens to choose between paying their mortgage and buying health insurance. States such as Arizona, Arkansas, Georgia, Kansas, and Vermont are seeing triple-digit percentage increases. [The Washington Free Beacon](#), 10/21/13

HHS Dodges Key Questions About Health Insurance Premiums. Want to know what you might pay for health coverage in an exchange next year? Too bad. The report gives lots of examples of the kinds of people who will get good prices — but everyone else will remain in the dark until at least next Tuesday, when Obamacare is supposed to open its doors. [Politico](#), 9/25/2013

STUDY/CHART: Individuals In Most States Will End Up Spending More On The Exchanges. [Heritage Foundation](#), 10/16/2013

Under Obama, The Average Cost Of Family Health Care Premiums Has Increased By \$3,671 From \$12,680 To \$16,351, A 29 Percent Increase. [The Kaiser Family Foundation](#), 8/20/2013

Under Obama, The Average Cost Of Single Coverage Premiums Has Increased By \$1,180, From \$4,704 To \$5,884, A 25 Percent Increase. [The Kaiser Family Foundation](#), 8/20/2013

Survey Says, Workers Seeing A Larger Portion Of Their Paycheck Sliced Off" Due To Higher Health Care Premiums. That means that in many cases workers are seeing a larger portion of their paycheck sliced off to cover health insurance. [The Associated Press](#), 8/20/2013

For A Vast Majority Of Americans, Premiums Prices Will Be Higher In The Individual Exchange Than What They're Currently Paying For Employer-Sponsored Benefits. For the vast majority of Americans, premium prices will be higher in the individual exchange than what they're currently paying for employer-sponsored benefits, according to a *National Journal* analysis of new coverage and cost data. [*National Journal*](#), 8/29/2013

Middle Class Faces Double Hit of Obamacare Taxes To Pay For People's Subsidies and Higher Insurance Premiums. [*Forbes*](#), 9/25/2013

Obamacare Will Increase Individual-Market Insurance Premiums By 99% For Men, 62% For Women On Average. Based on a Manhattan Institute analysis of the HHS numbers, Obamacare will increase underlying insurance rates for younger men by an average of 97 to 99 percent, and for younger women by an average of 55 to 62 percent. Worst off is North Carolina, which will see individual-market rates triple for women, and quadruple for men. [*Forbes*](#), 9/25/2013

Obamacare Will Increase Health Spending By \$7,450 For A Typical Family of Four. Medicare's Actuary has reported that in its first 10 years, Obamacare will boost health spending by "roughly \$621 billion" above the amounts Americans would have spent without this misguided law. Between 2014 and 2022, the increase in national health spending (which the Medicare actuaries specifically attribute to the law) amounts to \$7,450 per family of 4. [*Forbes*](#), 9/23/2013

In 13 States Plus D.C., Obamacare Will Increase Health Premiums By 24%, On Average. While these mostly-blue states will see an average premium increase of 24 percent, the impact of Obamacare is highly variable. Nine of the states will see increases on average, and five will see decreases on average. New Mexico, Vermont, South Dakota, and Connecticut will see the steepest rate hikes: on average, 130, 97, 83, and 59 percent, respectively. [*Forbes*](#), 9/4/2013

Indiana State Insurance Department: Obamacare Will Force 72 Percent Increase In Individual Insurance Plan Rates. Insurance rates in Indiana will increase 72 percent for those with individual plans and 8 percent for small group plans under President Barack Obama's healthcare overhaul, according to the state's insurance department. [*IndyStar*](#), 7/19/2013

Report: Wisconsin Premiums To Increase By As Much As 125%. [*Fox 11*](#), 9/4/2013

Video: Ohio Businesses Face Skyrocketing Insurance Costs Due To Obamacare. [*WDTN-OH*](#), 9/27/2013

Kentucky Family Faces Nearly 300% Premium Increase Due To Obamacare. [*Fox News*](#), 9/24/2013

Middle Class Texas Family Braces For Higher Premiums Under Obamacare. Based on the Kaiser Family Foundation's online calculator, the Wolf family's annual premium costs for health insurance would be almost double their current costs if they purchase a benchmark plan through the federal exchange that will be offered to Texas residents. [*AP*](#), 9/11/2013

S.C. Department of Insurance Director Predicts Health Insurance Costs Will Increase In 2014. Health care experts are bracing for insurance rates to jump next year as many of the federal Affordable Care Act's major reforms go live. [*The Post and Courier*](#), 7/14/2013

Insurers Leaving South Carolina Market Due To Obamacare. Ohio-based Medical Mutual, currently the second-largest health insurer for individual plans in South Carolina, recently said it is leaving this market because the Affordable Care Act makes it too hard to do business here. [*The Post and Courier*](#), 7/14/2013

Ohio Dept. Of Insurance: Obamacare To Increase Individual-Market Health Premiums By 88 Percent. It's called "rate shock," but it's not shocking to people who understand the economics of health insurance. In August 2011, Milliman, one of the nation's leading actuarial firms, predicted that Obamacare would increase individual-market premiums in Ohio by 55 to 85 percent. This past March, the Society of Actuaries projected that the law would increase premiums in that market by 81 percent. [*Forbes*](#), 6/10/2013

In Florida And Ohio, Premiums "Could Cost Upwards Of 50 Percent More." But in states that don't already restrict meager insurance policies, the healthcare law could have a bigger impact. In Florida and Ohio, premiums for one of the cheapest individual policies allowed under ObamaCare could cost upwards of 50 percent more than the more bare-bones plans available now. [*The Hill's Health Watch*](#), 5/30/2013

The Cost Of Individual Health Care Coverage For Georgia Residents May Rise 45 Percent For A Middle-Aged Family Of Five. If the example one Georgia insurance company offered is true of the others, coverage under the individual plans to be offered in October under federal health reform will be about 45 percent higher than what a middle-aged family of five could get today. [*Rome News-Tribune*](#), 6/11/2013

In Richmond, Virginia, A 29 Year Old "Could Feel Sharp Pain In His Wallet" As ObamaCare Is Implemented. [*Richmond Times Dispatch*](#), 7/17/2013

ObamaCare Is Creating Uncertainty For California's Agricultural Community. Farm labor contractors across California, the nation's biggest agricultural engine, are increasingly nervous about a provision of the Affordable Care Act that will require hundreds of thousands of field workers to be covered by health insurance. [*The New York Times*](#), 8/21/2013

Farm Contractor: ObamaCare Could Wipe Out Some Agricultural Companies. 'I've been to at least a dozen seminars on the Affordable Care Act since February,' said Chuck Herrin, owner of Sunrise Farm Labor, a contractor based here. 'If you don't take the right approach, you're wiped out.' [*The New York Times*](#), 8/21/2013

Partner Of A California Farm: "That Cost Is Going To Be Borne By Us At The End Of The Day. 'That cost is going to be borne by us at the end of the day,' said Scott Deardorff, a partner at Oxnard-based Deardorff Family Farms, which grows strawberries, cauliflower and chard, among other salad bar staples, all of which are likely to be more expensive for consumers down the line." [*The New York Times*](#), 8/21/2013

Delta Warns ObamaCare Will Drive \$100 Million Spike In Health Care Costs. [*Fox News*](#), 8/23/2013

Even Large Employers, Like Delta, Who Self-Insure Will Face Higher Costs Due To Obamacare. Self-insurance works a different way. Many large employers, instead of paying premiums to an insurance company, cut out the middleman and pay directly for the health costs that their workers incur. Yet, the law charges Delta a "reinsurance fee" that goes toward funding the law's subsidized insurance exchanges. But Delta employees get coverage from Delta, not from the exchanges; hence, the fee is effectively a \$10 million tax on Delta for other government purposes. [*Forbes*](#), 8/22/2013

The Coming ObamaCare Shock. In total, it appears that there will be 30 million to 40 million people damaged in some fashion by the Affordable Care Act—more than one in 10 Americans. [*The Wall Street Journal*](#), 4/29/2013

Energy and Commerce Committee: The Looming Premium Rate Shock. Consumers purchasing health insurance on the individual market may face premium increases of nearly 100 percent on average, with potential highs eclipsing 400 percent. Meanwhile, small businesses can expect average premium increases in the small group market of up to 50 percent, with potential highs over 100 percent. [*Energy and Commerce Committee*](#), 3/14/2013

An ObamaCare “Family Glitch” Could Cost Families Thousands Of Dollars And Leave Half A Million Children Uninsured. “A so-called ‘family glitch’ in the 2010 health care law threatens to cost some families thousands of dollars in health insurance costs and leave up to 500,000 children without coverage. Congress defined ‘affordable’ as 9.5% or less of an employee’s wages. But the ‘error’ was that it only applies to the employee – and not his or her family. [*USA Today*](#), 9/23/2013

Earlier This Year, The Obama Administration Released A New Rule Defining Affordability That Would Leave Millions Of Americans Unable To Afford Family Health Care Coverage. The Obama administration adopted a strict definition of affordable health insurance on Wednesday that will deny federal financial assistance to millions of Americans with modest incomes. [*The New York Times*](#), 1/30/2013

Family Health Insurance Premiums Are Nearly \$3,000 Higher Than What Obama Originally Promised. Although President Obama repeatedly claimed that health-insurance premiums for a family would be \$2,500 lower by the end of his first term, they are actually about \$3,000 higher—a spread of about \$5,500 per family. [*The Wall Street Journal*](#), 1/13/2013

Obamacare Threatens Access and Quality of Care

Gallup: 52% Of Owners Say The ACA Is Going To Reduce The Quality Of Healthcare They And Their Employees Receive. [*Gallup*](#), 5/10/2013

Doctor Shortage Likely To Worsen With Health Law. The Association of American Medical Colleges estimates that in 2015 the country will have 62,900 fewer doctors than needed. And that number will more than double by 2025, as the expansion of insurance coverage and the aging of baby boomers drive up demand for care. [*The New York Times*](#), 7/28/2012

Report: Obamacare Will Worsen Doctor Shortage. In our new report for the Manhattan Institute, The Obamacare Evaluation Project: Access to Care and the Physician Shortage, my colleague Paul Howard and I find that roughly a quarter of the doctor shortage -- about 30,000 doctors -- will be among primary-care physicians. This is particularly worrisome, given that these doctors are envisioned as the “entry point” for millions of currently uninsured people into the health-care system. [*Real Clear Policy*](#), 6/27/2013

Retiring Doctors Mean Problems For Newly Insured Under ObamaCare. “There are a lot of doctors who are just so frustrated; today with all the bureaucracy involved in taking care of patients that they’re retiring early.” [*Fox News*](#), 8/26/2013

Patients In Maine Lose Access To Local Doctors And Hospitals. Patients who live in central and southern Maine, meanwhile, stand to lose access to local doctors and hospitals if they buy coverage from the

state's largest health insurer through the exchange. In order to keep premiums down — and comply with all the coverage mandates Obamacare imposes — Anthem Blue Cross Blue Shield is looking to contract with just one hospital network, MaineHealth. [*Forbes*](#), 6/10/2013

Doctor Shortage In NM Expected To Worsen Under Obamacare. According to the University of New Mexico Health Sciences Center, New Mexico is short an estimated 2,000 physicians and roughly 400-600 primary care specialists. [*Fox News*](#), 9/19/2013

Under ObamaCare, "Many Insurers Are Significantly Limiting The Choices Of Doctors And Hospitals Available To Consumers." Federal officials often say that health insurance will cost consumers less than expected under President Obama's health care law. But they rarely mention one big reason: many insurers are significantly limiting the choices of doctors and hospitals available to consumers. [*The New York Times*](#), 9/23/2013

Turns Out Obamacare Is Going to Limit Your Choices. The insurance offered on the exchanges will feature restricted networks that will make it hard for people to access a lot of care, particularly cutting edge care. [*Bloomberg*](#), 9/23/2013

The Doctor Won't See You Now. To hold down premiums, major insurers in California have sharply limited the number of doctors and hospitals available to patients in the state's new health insurance market opening Oct. 1. "We are nervous about these narrow networks," said Donald Crane, chief executive of the California Assn. of Physician Groups. "It was all about price. But at what cost in terms of quality and access? Is this contrary to the purpose of the Affordable Care Act?" [*Los Angeles Times*](#), 9/14/2013

Patients at 13 Missouri Hospitals Will Not Be Covered By The Largest Insurer On Obamacare Exchanges, Anthem BlueCross Blue Shield. The network for the Anthem BlueCross BlueShield plans, which will be sold through Missouri's "Obamacare" marketplace, does not include BJC HealthCare and its 13 hospitals - among them Barnes-Jewish Hospital, the area's premier academic medical center, and St. Louis Children's Hospital. [*Kaiser Health News*](#), 9/26/2013

Medical Students Face Uncertain Future. While medical schools are expanding enrollment to meet future needs, [graduate medical education] positions have lagged far behind," the AMA said in a statement. "As a result, U.S. medical school graduates will exceed the number of available residency slots by as soon as 2015. [*The Washington Times*](#), 6/11/2013

Doctors Steering Clear of Medicare And Medicaid Patients. Frustrated with payment rates and mounting rules, doctors are increasingly opting out or limiting the number of Medicare and Medicaid patients. Even fewer doctors say they are accepting new Medicaid patients, and the number who don't participate in private insurance contracts, while smaller, is growing—just as millions of Americans are poised to gain access to such coverage under the new health law next year. [*The Wall Street Journal*](#), 7/29/2013

HHS Admits: You Might Not Be Able To Keep Your Doctor Under Obamacare. "Depending on the plan you choose in the Marketplace, you may be able to keep your current doctor." The bottom line is that Obamacare guarantees neither. Doctors may be only available through certain networks, just as in the current system. And only plans that existed in their current form on March 23, 2010, are even eligible to be "kept." [*Weekly Standard*](#), 7/19/2013

Cleveland Clinic Announces Job Cuts To Prepare For Obamacare. The world-renowned Cleveland Clinic said on Wednesday it would cut jobs and slash five to six percent of its \$6 billion annual budget to prepare for President Barack Obama's health reforms. [*Reuters*](#), 9/18/2013

Hospitals Laying Off Workers and Eliminating Services Due To Obamacare Medicare Cuts. The reduction in Medicare reimbursement rates alone will hurt hospitals dramatically, Capretta said. By the end of the decade, 15 percent of hospitals will have to drop out of Medicare in order to stay in business, actuaries predict. A quarter of all hospitals will reject patients with Medicare by 2030. [*Washington Free Beacon*](#), 9/20/2013

Connecticut's Lawrence + Memorial Hospital Cutting 33 Jobs, Citing Payment Cuts from Medicare and Medicaid. [*Washington Free Beacon*](#), 9/13/2013

Arnot Health Laying Off 83 Full-Time Employees At St. Joseph's Hospital In New York, Closing Certain Units And Eliminating Services Due To Medicare and Medicaid Payment Cuts. [*Washington Free Beacon*](#), 9/13/2013

The NorthShore University Health System In Illinois Laying Off 1% Workforce At Its Four Hospitals Due To Obamacare. [*Washington Free Beacon*](#), 9/13/2013

Franciscan Alliance to Cut 125 Employees From Hospitals Due To Obamacare. A suburban health system says it is cutting 125 employees because of the ill effects of Obamacare. Franciscan Alliance cut workers at St. James Chicago Heights, Olympia Fields, and several outpatient centers yesterday. [*Washington Free Beacon*](#), 9/25/2013

Mission Health Hospital in North Carolina Laying Off 70 employees, Other Cuts [*Washington Free Beacon*](#), 9/13/2013

Orlando Health to Cut Record Number Of Jobs To Save Money. In the largest staff reduction in its nearly 100-year history, Orlando Health is cutting up to 400 jobs. [*Orlando Sentinel*](#), 11/19/2012

Why Is Your Doctor Typing? Electronic Medical Records Run Amok. "The government already is wasting billions on the medical EMR," my doctor told me. "They are committed to giving each health care system \$17,000 per doctor who is successfully using electronic medical records to help them cover their software investment. This money goes to the health care system and not the docs. So it's basically a very lucrative pass through to the software people for generating an inadequate and burdensome system." [*Forbes*](#), 4/25/2013

Survey: Most Doctors Lose Money With Electronic Records. A recent survey published in Health Affairs by Julia Adler-Milstein, Carol Green and David W. Bates, estimates that doctors who install electronic medical records systems should expect an initial loss of around \$44,000 on their investment. Almost two-thirds of the practices using electronic records would lose money even with government subsidies, the researchers said. [*Forbes*](#), 4/25/2013

Anthem Blue Cross Blue Shield To Drop Concord Hospital From Network For Individual Plans. Anthem built the so-called narrow network in an effort to keep costs down for the plans it will sell on the new state insurance marketplace starting Tuesday. Anthem is the only company selling plans on the marketplace in 2014, and is applying the narrow network to plans it sells off the marketplace next year, too. Almost all independent insurance plans in the state are bought from Anthem. [*Concord Monitor*](#), 9/27/2013

Obamacare To Slash Hundreds Of Billions From Medicare Advantage Over Next 10 Years. Some 14 million seniors — more than a quarter of all beneficiaries — have enrolled in Medicare Advantage. The Congressional Budget Office estimates that Medicare Advantage will have 4.8 million fewer participants in 2019 than it would have in the absence of Obamacare — thanks to the law’s cuts to the program. [*Forbes*](#), 4/15/2013

Obamacare Increases Government Spending and Imposes Massive Regulatory Burdens

By 2022 Health Spending Financed By Federal, State, And Local Governments Is Projected To Account For 49 Percent Of National Health Spending And To Reach A Total Of \$2.4 Trillion, Largely Due To Obamacare Expansions [*Health Affairs*, no. \(2013\)](#)

ObamaCare Exchanges Costing \$558M. A new report on the economic and regulatory burden of ObamaCare shows the health care law’s so-called insurance “exchanges” has resulted in the federal government spending an additional \$558 million and 16.6 million more hours on paperwork. [*Fox News*](#), 9/25/2013

\$5.3 Billion:Total Impact of Exchange Regulations. According to administration data, the listed paperwork burden of the exchanges exceeds 16.6 million hours, \$558 million in direct costs, and 40 new forms. Examining the regulatory impact analyses from exchange regulations, the total cost to states and private entities approaches \$5.3 billion. Including all current requirements under Health and Human Services (HHS), the agency imposes 645 million hours of paperwork, \$35.3 billion in costs, and 4,116 federal forms." [*Weekly Standard*](#), 9/25/2013

Federal Spending For Health Care Will Be Pushed Up In The Future By A Sharp Increase In The Number Of People Receiving Benefits From Government Programs,” Including Obamacare. “In contrast, federal spending for health care will be pushed up in the future by a sharp increase in the number of people receiving benefits from government programs. That increase can be attributed to two main factors. The first is the aging of the population—in particular, the aging of the baby-boom generation (people born between 1946 and 1964)—which will increase the number of people receiving benefits from Medicare by more than one-third over the next decade. The second is the expansion of federal support for health insurance under the Affordable Care Act (ACA), which will significantly increase the number of people receiving benefits from Medicaid and make other people eligible for subsidies for health insurance purchased through exchanges.” [*Congressional Budget Office*](#), 9/17/2013

As ObamaCare Is Implemented, CMS Actuaries Project That Health Care Spending “Will Jump By 6.1 Percent Next Year.” The nation’s health care spending will jump by 6.1 percent next year as the big coverage expansion in President Barack Obama’s overhaul kicks in, government experts predicted. [*The Associated Press*](#), 9/18/2013

IG: IRS Struggles To Track Its 'Obamacare' Spending. The IRS did not report \$67 million in costs the agency incurred for employees who were working on the healthcare law for fiscal 2010 through 2012, the report said. The money was part of \$488 million the IRS tapped from a special fund the agency was using to implement Obamacare. [*Reuters*](#), 9/25/2013

190 Million Hours: Obamacare Regulatory Burden Keeps Growing. According to the Obama administration’s own estimates, ObamaCare will require American job creators, families, and health care providers to spend almost 190 million hours per year on compliance. [*Ways and Means*](#), 5/7/2013

OBAMACARE | UNFAIR

Already Beleaguered by a Tepid Economy, Young Americans Face Increased Burdens Under Obamacare.

Obamacare Hits The Young Hard. What makes this doubly bad, in terms of policy, is that Obamacare spends trillions of dollars subsidizing the cost of insurance for the uninsured. And most people who are uninsured are young. In other words, Obamacare will more than double the cost of health insurance for many young people, and then the law will turn around and spend taxpayer dollars to subsidize the purchase of this newly costly insurance. Only in Washington does this make any sense. [*Forbes*](#), 11/21/2012

Affordable Care Act Is A Raw Deal for Millennials. Young, healthier individuals are being required to pay more for their insurance in order to subsidize the costs of the older and sicker Americans. In addition to higher premium costs, many of these plans will have much higher deductibles and narrower networks with fewer doctors. [*US News & World Report*](#), 10/7/2013

STUDY: Premium Increases for “Young Invisibles” Under The ACA And The Impending Premium Spiral. Health insurance premiums for young people will rise in all 50 states under Obamacare, with an average increase of 260 percent. [*American Action Forum*](#), 10/2/2013

STUDY: Young Face Hike Of More Than 100 Percent In Many States. [*Heritage Foundation*](#), 10/16/2013

Premiums For Young Healthy People Will Jump In 45 States Under Obamacare. Young people in 45 states will see their health insurance premiums increase under Obamacare because the law relies on the money they pay into the system to offset the cost of caring for older enrollees, according to a new study. [*The Washington Examiner*](#), 10/18/2013

Exchange Subsidies Won't Protect Young People From Obamacare's Higher Insurance Premiums. In the healthy population of 25-year-old non-smokers—the focus of my original study—more than 90 percent of the subsidy-eligible population would face higher premium costs under Obamacare, even when you take the subsidies into account. [*Forbes*](#), 6/07/2013

The Washington Post's The Fact Checker: Young Adults Will “Have Sticker Shock When They See What Happens To Their Premiums Starting In 2014.” A lot of other people – such as a young male who currently has a plan that does not include all of the required benefits – are likely going to have sticker shock when they see what happens to their premiums starting in 2014. [*The Washington Post's The Fact Checker*](#), 8/10/2012

The Ohio Department Of Insurance Found That “A Healthy Young Male In Ohio’s Individual Health Insurance Market ... Could See His Health Insurance Costs Increase From 90-130 Percent.” A report prepared for the Ohio Department of Insurance by Seattle-based Milliman Inc. found that a healthy young male in Ohio’s individual health insurance market paying about \$200 a month in premiums in 2010 could see his health insurance costs increase from 90-130 percent when the health exchanges begin signing up new enrollees in October. [*Dayton Daily News*](#), 1/26/2013

Obamacare Is Rife With Sweetheart Deals and Exemptions for the Well-Connected Few.

HHS Finalizes Over 1,200 Waivers Under Healthcare Reform Law. All told, 1,231 companies applied for and received waivers from the law's restrictions on annual benefit caps. The law requires plans to gradually raise their benefit limits, and all annual limits will become illegal in 2014. Companies that received waivers can keep their caps intact until 2014. [The Hill](#), 1/06/2012

CMS: Final List Of "Temporary Waivers " – More than Half of Recipients Members of Union Plans. [CMS](#), 1/06/2012

White House Considers Awarding Obamacare Subsidies, Intended For The Uninsured, To Labor Unions. Unions angry that they will miss out on Obamacare's subsidies because of their 'gold-plated' multi-employer plans. [Forbes](#), 8/30/2013

Obama To Labor Unions With Multi-Employer Health Plans: No Exemption This Time Around? President Obama rejects second round of objections from labor unions and tells them to water down their objections against his signature health care law. Unions angry that it will destroy their multi-employer plans. [Forbes](#), 9/14/2013

Behind The Scenes Of Obama's Effort To Prevent The AFL-CIO From Resolving To Repeal Obamacare. Union leaders meet with the President who wants to protect them with another sweetheart deal, but are still angry that Obamacare will raise premiums and ruin the gains that unions have fought for. [Forbes](#), 9/16/2013

Republicans Move to Halt ObamaCare 'Bailout' for Angry Unions. Republicans pushing the "Union Bailout Prevention Act," which would stop the granting of subsidies to offset premium costs for the multi-employer plans held by many union members, to counter an impending deal made by the Obama administration and unions. [Fox News](#), 9/12/2013

Obamacare Delay: Business Wins, The Rest Of Us Lose. The administration caved to pressure from business lobbyists, who, according to Politico, "mounted a coordinated campaign to convince senior White House officials that their date for requiring coverage was simply impractical." It's too bad patients and health care providers didn't get their counterbalancing message out. [Fox News](#), 7/7/2013

The Mandate's Delay "Takes A Controversial Component Of The Law Off The Table Before The Midterm Elections." The so-called employer mandate, which penalizes employers with more than 50 employees if they fail to provide a minimum standard of affordable health insurance, was set to kick-in in 2014, but now will take effect in 2015 the Treasury Department announced in a blog post first reported by Bloomberg News. The delay not only allows the administration time to alleviate concerns among business owners, but also takes a controversial component of the law off the table before the midterm elections. [Time](#), 7/2/2013

Americans Will be Unfairly Subject to Fraud and Abuse Under Obamacare's Ill-Conceived Programs, Mandates, and Implementation Failures.

Obamacare Marketplace: Personal Data Can Be Used For 'Law Enforcement and Audit Activities.' The policy states that all information to help in applying for coverage and even for making a payment will be kept strictly confidential and only be used to carry out the function of the marketplace. There is, however, an exception: "[W]e may share information provided in your application with the appropriate authorities for law enforcement and audit activities." [*The Weekly Standard*](#), 10/8/2013

McAfee Antivirus Founder: "What Idiot Put This System Out There?" Software company and technology mogul, John McAfee, is not impressed with the myriad of technological systems set up under Obamacare. Divorcing his criticisms from the underlying purpose of the law itself, McAfee ripped Obamacare's technological arrangement and worried that all of its huge moving parts will make it a perfect environment for hackers to steal Americans' identities, personal information, and money. [*HotAir*](#), 10/3/2013

Not Qualified For Obamacare's Subsidies? Just Lie -Govt. To Use 'Honor System' Without Verifying Your Eligibility. According to the law, you aren't eligible for Obamacare's subsidies if your employer has offered you what the government considers "affordable" coverage. But if employers are no longer going to report whether or not they've offered "affordable" coverage, how can the government verify whether or not workers are eligible for subsidies? [*Forbes*](#), 7/6/2013

"Subsidize First, Ask Questions Later?" The goal here is plain as day. The Obama administration is laser-focused on making sure that enough Americans enroll onto Obamacare-subsidized health insurance platforms, because if they do, it will be politically impossible for Republicans to repeal Obamacare in the future. [*Forbes*](#), 7/6/2013

Personal Information Of Thousands Of Participants Leak Out of Minnesota Exchange. The company handling Minnesota's health insurance exchange program for the Affordable Care Act accidentally sent out more than 2,400 names, Social Security numbers and other sensitive information to an insurance broker, the Minneapolis Star Tribune reported Friday. [*Star Tribune*](#), 9/13/2013

States Encounter Obamacare Impostors. States are encountering several fraudulent websites that mimic their Obamacare exchanges that are out to steal people's information. [*The Hill*](#), 10/14/2013

Navigator Program Lacks Privacy Protections. There are no licensing requirements, no obligations that Navigators or their employers carry liability insurance, and no provisions holding any entity, including HHS, responsible for data breaches. It's not even clear whether HHS will assist an ObamaCare insurance exchange customer who is defrauded. [*Forbes*](#), 9/5/2013

In California, Navigators Will "Have Access To Highly Sensitive Consumer Information Such As Social Security Numbers, Dates Of Birth, Income Data And Tax Returns." These enrollers, who will earn \$58 from the state for every application completed, would have access to highly sensitive consumer information such as Social Security numbers, dates of birth, income data and tax returns. [*Los Angeles Times*](#), 3/15/2013

Several States Don't "Require Criminal Background Checks." Sixteen states-some that are helping run their own marketplaces and some that aren't-have additional requirements for navigators. Florida, Texas and Ohio, for instance, require criminal background checks. [*The Wall Street Journal*](#), 8/5/2013

Consumer Groups Are Worried The Uninsured Could Fall Victim To Fraud, Identify Theft, Or Other Crimes At The Hands Of Some Of The Very People Who Are Supposed To Help Them Enroll.” As California prepares to launch its health care exchange, consumer groups are worried the uninsured could fall victim to fraud, identity theft or other crimes at the hands of some of the very people who are supposed to help them enroll. [*The Associated Press*](#), 7/14/13

Former Commissioner Of Social Security: Exchanges Have the Potential to be the “Most Widespread Violation of the Privacy Act in Our History.” The system’s lack of any substantial verification of the user would leave members of the public open to identity theft, lost periods of health insurance coverage, and exposure of address for victims of domestic abuse and others. [*Weekly Standard*](#), 8/5/2013

In August, The Obama Administration Was “Months Behind In Testing Data Security For The Main Pillar Of ObamaCare.” “The federal government is months behind in testing data security for the main pillar of ObamaCare: allowing Americans to buy health insurance on state exchanges due to open by October 1. [*Reuters*](#), 8/6/2013

According To The Report, Missed Security Deadlines Are Being Pushed To One Day Before The Launch Of The Exchanges Today. “The missed deadlines have pushed the government’s decision on whether information technology security is up to snuff to exactly one day before that crucial date, the Department of Health and Human Services’ inspector general said in a report.” [*Reuters*](#), 8/6/2013

The Missed Security Deadlines Could Have The Exchanges “Open With Security Flaws.” “As a result, experts say, the exchanges might open with security flaws or, possibly but less likely, be delayed.” [*Reuters*](#), 8/6/2013

“The Most Likely Serious Security Breach Would Be Identity Theft.” “The most likely serious security breach would be identity theft, in which a hacker steals the social security numbers and other information people provide when signing up for insurance.” [*Reuters*](#), 8/6/2013

And Americans Will Just Have to Trust the Scandal-Plagued IRS to Implement Obamacare. What Could Go Wrong?

When It Comes To Health-Care Reform, The IRS Rules. The IRS will enforce 47 new tax provisions including a medical device tax and a Medicare surtax on those making \$200,000 or more. The IRS is also asking for an increase in funds, including another \$13.1 billion for 2014. [*CNBC*](#), 5/6/2013

The IRS And Its 46 New Powers to Enforce Obamacare. The power granted to the IRS to enforce Obamacare’s mandates, taxes, penalties, reporting, and other requirements is unprecedented. All of these powers fall into four main categories: collecting taxes, distributing subsidies, collecting information, and enforcing compliance. [*Galen Institute*](#), 6/5/2013

The IRS Will Play A “Dominant Role” In Enforcing ObamaCare’s Tax Provisions. When ObamaCare takes full effect next year, the agency will enforce most of the laws involved in the reform-even deciding who gets included in the health-care mandate. [*CNBC*](#), 5/6/2013

IRS: “Health Care Reform Will Likely Be The Most Extensive Social Benefit Program The IRS Has Been Asked To Implement In Recent History.” Taxpayer Advocate, “Report To Congress: Fiscal Year 2011,” [*IRS*](#)

ObamaCare Allows The IRS To Send “Scary Letters And Threats” To Taxpayers That Don’t Comply With ObamaCare. The law allows the IRS to withhold tax refunds to collect the penalty, and most filers get refunds. This year, 77 percent of the 135 million individual income tax returns processed by the IRS qualified for a refund. The average refund: \$2,707. [*The Associated Press*](#), 7/7/2012

IRS Scandal Raises Fears About Enforcing Obamacare. A look at the text of the health care law reveals that much of it consists of amending the Internal Revenue Code to give the IRS more power. When Obamacare goes fully into effect in January, every American will have to prove to the IRS that he or she has "qualifying" health coverage, meaning coverage with a list of features approved by Health and Human Services Secretary Kathleen Sebelius. In addition, the IRS will keep track of even the smallest changes in Americans' financial condition, including raises, adjustments in working hours, or job changes. [*Washington Examiner*](#), 10/2/2013

We Can’t Trust The IRS To Enforce Obamacare. Requiring civic groups to complete book reports. Demanding to know the content of individuals’ prayers. Disclosing confidential information about conservative donors to political opponents. These are examples of deliberate intimidation perpetrated under the guise of governmental impartiality. Keep the IRS Off Your Health Care Act, respects the will of the American people and helps to rein in an out-of-control federal agency that has victimized too many of our fellow Americans. [*The Daily Caller*](#), 7/31/2013

IRS Official In Charge During Tea Party Targeting Now Runs Health Care Office. [*ABC News*](#), 5/16/2013

“Sarah Hall Ingram Served As The Commissioner Of The Office Responsible For Tax-Exempt Organizations Between 2009 And 2012.” [*ABC News*](#), 5/16/2013

Under Ingram’s Tenure At The IRS’s Tax-Exempt Organizations Division, The Division Targeted Conservative Groups. The Internal Revenue Service official in charge of the tax-exempt organizations at the time when the unit targeted tea party groups now runs the IRS office responsible for the health care legislation. [*ABC News*](#), 5/16/2013

IRS Officials In Washington And At Least Two Other Offices Were Involved In Investigating Conservative Groups. Internal Revenue Service officials in Washington and at least two other offices were involved with investigating conservative groups seeking tax-exempt status, making clear that the effort reached well beyond the branch in Cincinnati that was initially blamed, according to documents obtained by The Washington Post. [*The Washington Post*](#), 5/13/2013

Obama Elevated The Role Of The IRS To Enforce ObamaCare Which Has Renewed Questions On Whether The IRS “Is Capable Of Policing The Health Care Decisions Of Millions Of People.” The Supreme Court’s decision to uphold most of President Barack Obama’s health care law will come home to roost for most taxpayers in about 2 1/2 years, when they’ll have to start providing proof on their tax returns that they have health insurance. That scenario puts the Internal Revenue Service at the center of the debate, renewing questions about whether the agency is capable of policing the health care decisions of millions of people in the United States while also collecting the taxes needed to run the federal government. [*The Associated Press*](#), 7/7/2012

Obamacare's IRS Big Brother Database. Obamacare gives unprecedented new access and powers to bureaucrats at the IRS. For the purposes of implementing and enforcing Obamacare, the Department of Health and Human Services through regulatory fiat is building this Hub, a web portal where personal information such as medical records, tax and financial information, criminal background and immigration status will be shared and transmitted between agencies, including the IRS, HHS, the Department of Justice, the Department of Homeland Security and the Social Security Administration as well as state governments. [*U.S. News*](#), 6/5/2013

Obamacare's Implementation Poses Grave, But Largely Unknown Risks For Beneficiaries. Potential for fraud, waste and theft under Obamacare is huge. The 'Navigator' programs, which are receiving hundreds of millions of taxpayer funds, lack not just training and oversight, but also background checks, fingerprinting or other screening that should be required prior to obtaining Americans' social security numbers, addresses, and personal medical information. [*Forbes*](#), 9/30/2013

IRS Chief Says He'd Rather Not Switch To Obamacare Plan. "I would prefer to stay with the current policy that I'm pleased with rather than go through a change if I don't need to go through that change," said acting IRS chief Danny Werfel. He said the Affordable Care Act was designed to "provide an option or an alternative" for individuals who do not have affordable coverage. [*Fox News*](#), 8/1/2013

IRS Employee Union: We Don't Want Obamacare. The union leaders are providing members with a form letter to send to the Congressmen that says "I am very concerned about legislation that has been introduced by Congressman Dave Camp to push federal employees out of the Federal Employees Health Benefits Program and into the insurance exchanges established under the Affordable Care Act." [*The Washington Examiner*](#), 7/26/2013

IRS Chief: We Would Rather Have Our Current Plan Than Obamacare. Head of IRS says he is happy with his own coverage and would rather not be forced onto one of the exchanges that he will be enforcing. [*The Weekly Standard*](#), 8/1/2013

IRS Employees Just Say 'No!' to Obamacare. The National Treasury Employees union joins the list of others rising against Obamacare and voices opposition to Rep. Dave Camp's bill to place IRS employees on the exchanges that they will enforce. [*The National Review*](#), 7/31/2013

IRS Employees Union Is 'Very Concerned' About Being Required to Enroll In Obamacare's Health Insurance Exchanges. The National Treasury Employees union joins the list of others rising against Obamacare and voices opposition to Rep. Dave Camp's bill to place IRS employees on the exchanges that they will enforce. [*Forbes*](#), 7/26/2013

###